BANKS

THE ROYAL BANK OF CANADA.

Capital Paid-up, \$2,905,250 Reserve Funds, 3,033,635 Head Office, Halifax, N.S. BOARD OF DIRECTORS:

Thos. E. Kenny, Esq., President Thos. Ritchie, Esq., Vice-Pres't Wiley Smith, Esq., H. G. Bauld, Esq., Hon. David Mackeen.

Chief Executive Office, Montreal, Que.

g. L. Peasc, General Manager; W. P. Torrance, Superintendent of Branches W. F. Brock, Inspector.

E. L. Pease, Scheicht Blankfer, W. P. Brock, Inspector.

Mrigonish, N. S., Batherst, N. S.
Branches.

Branches.

Pt. Hawkesbury, N. S. Toronto, Ont.

Pt. Hawkesbury, N. S. Toronto, Ont.

Pt. Hawkesbury, N. S. Toronto, Ont.

Rossland, B. C.

Rossland, B. C.

Sackville, N. B.

Sackville, N. B.

Sackville, N. B.

St. John's, N. M.

Victoria, B. C.

St. John's, N. M.

Victoria, B. C.

St. John's, N. M.

Summerside, P. E. I. Weymouth, N. S.

Lon'solver, N. S. Pembroke, Ont.

Agencies in Havana and Santiago de Cuba, Cuba; New York, N. Y.; and Republic, Wash

The DOMINION BANK

CAPITAL \$2,983,865.00 ... \$2,983,865.00

Directors.

E. B. OSLER, President.
W. D. MATTHEWS, Vice-President.
T. Eaton, William Ince, James J. Foy, K.C.
W. R. Brock, A. W. Austin.

HEAD OFFICE, 1 ORONTO.

Branches.
h. Napanee,
ville, Oshawa,
ay, Orillia,
eal. Seaforth, Belleville, Guelph, Napanee, Brampton, Cubourg, Lindsay, Orillia, Gravenhurst, Montreal, Seaforth, Queen Street West (Cor. Esther Street), Toronto. Queen Street East (Cor. Jarvis), Dundas Street (Cor. Queen), Uxbridge, Whitby, Winnipeg.

Spadina Avenue (Cor. College).
Drafts on all parts of the United States, Great Britain and the Continent
feurope bought and sold.
Letters of credit issued available in all parts of Europe, China and Japan.

T. C. BROUGH, Ceneral Manager.

THE BANK OF OTTAWA.

CAPITAL (Fully Paid Up) ... \$2,000,000.00 REST

1,865,000.00

BOARD OF DIRECTORS. GEO. HAV. President.

BAVID MACLAREN, Vice-President.

Henry Newell Bate, John Burns Fraser, Hon. George Bryson,

John Mather, Henry Kelly Egan, Denis Murphy, George Halsey Periey. DAVID MACLAREN, Vice-President.

Head Office, OTTAWA, ONTARIO. GEO. BURN, Gen. Manager, L. C. OWEN, Inspector

BRANCHES.

Alexandria, Ont, Amprior, Ont.
Bracebridge, Ont.
Bracebridge, Ont.
Carp, Ont.
Carp, Ont.
Mattawa, Ont.
Dauphin, Man, Demerson, Maxwille, Ont.
Dauphin, Man, Fort Coulonge, Que
Formaby One.
Fort Coulonge, Que
Graphy One.

B. JANCHES.
B. JANCHES Granby, Que.

Gramb, Que.

Agents in Canada, BANK OF MONTREAL.

FOREIGN AGENTS: New York—Agents Bank of Montreal, National Bank of Commerce, Merchants National Bank. Boston—National Bank of the Republic, Colonial National Bank, Massachusetts National Bank. Chiego—Iank of Montreal. 8t Paul—Merchants National Bank. London—Par's Bank Liquited. France—Comptoir National D Escompte de Paris. India, China and Japam—Chartered Bank of India, Australia and

THE ONTARIO BANK.

Notice is hereby given that a Divi-dend of THREE PER CENT. for the current half-year has been declared upon the Capital Stock of this Institution, and that the same will be paid at the Bank and its Branches, on and after TUESDAY, 1st DAY OF DECEMBER NEXT.

The Transfer Books will be closed from the 17th to the 30th November, both days inclusive. By order of the Board.

C. McGILL, General Manager. Toronto, 22nd October, 1003.

THE BANK OF TORONTO. DIVIDEND No. 95.

Notice is hereby given that a dividend of Five per cent, for the current half year upon the paid-up capital of the Bank has this day been declared, and that the same will be payable at the Bank and its Branches on and after Tuesday the first day of December. The Transfer Books will be closed from the sixteenth to the thirtieth days of Nevember, both days inclusive.

The Annual General Meeting of shareholders will be held at the Banking House of the Institution on Wednesday, the thirteenth day of January next. The Chair to be taken at Noon.

By order of the Board,
D. COULSON,
General Manager,
The Bank of Toronto, Toronto, 28th of
October, 1903.

BANK OF NOVA SCOTIA.

INCORPORATED 1832.

Capital Paid-up Reserve Fund

\$2,000,000 00 3,000,000,00

HEAD OFFICE, HALIFAX.

DIRECTORS.

JOHN Y. PAYZANT, President. CHARLES ARCHIBALD, Vice-President,
R. I., BORDEN, G. S. CAMPBELL, J. WALTER ALLISON, HECTOR MCINNES

General Manager's Office, TORONTO, ONT.

H. C. McLeon, General Manager D. WATERS, Supt. Branches. Geo. Sauderson, Inspector W. Caldwell, Inspector, BRANCHES.

In Nova Scotia—Amherst, Annapois, Bridgetown, Dartmouth, Digby Glace Bay, Granville Ferry, Halifax, Kentville, Liverpool, New Glasgow North Sydney, Oxford, Parrastor, Picton, Pugwash, Steliarton, Sydney Mines, Westville, Varmouth.

In New Brunswick—Campbellton, Chatham, Fredericton, Moneton

In New Brunswick—Campbellion, Chatham, Fredericton, Mon-ton Newastle, Port Elgin, St. Andrews, St. George, St. John, St. Stephen, Sussex. Woodstock.

In Manitoba and N. W. T.—Edmonton, Strathcona, Winnipeg.

In Prance Edward Island—Charlottetown and Summerside.

In Quebec—Montreal and Paspebiac.

In Ontario—Araprior, Berlin, Hamilton, Ottawa and Toronto,

In NewYoun iland—Harbor Grace and St. John's.

In West Indies—Kingston, Jamaica.

in United States—Boston, Mass., and Chicago, Ill.

IMPERIAL BANK OF CANADA

\$4,000,000 2,988,300 2,650,000

T. R. MERITT, President.

DIRECTORS.

T. R. MERITT, President.

D. R. WILKIE, Vice-President.

WILLIAM RAMBAY, ROBERT JAPPRAY, T. SUTHERLAND STAYNER,

RLIAR ROGERS, WM. HENDRIE.

HEAD OFFICE.

TORONTO.

D. R. WILKIE, General Manager, E. HAY, Ass't General Manager, W. MOFFAT, Chief Inspector.

BRANCHES IN MANITOBA, NORTHWEST & BRITISH COLUMBIA.

BRANCHES IN MANITOBA, NORTHWEST & BRITISH COLUMBIA.

Brandon, Man.
Clarosci, B.C.
Prince Albert, Sask.
Strathcona, Alb.
Troof 1. Essex, Ingersoll, Ottawa, St. Catharines, Toronto, Fergus, Listowel, Port Colborne, Sault Ste. Marie, Welland, Galt, Niagara Falls, Rat Portage, St. Thomas, Woodstock, Hamilton, North Bay,

BRANCHES IN MANITOBA, NORTHWEST & BRITISH COLUMBIA.

Randon, Man.

Nelson, B.C.

Rosthern, Sask.

Rantheona, Alta,

Frince Albert, Sask.

Franteona, Alta,

Trout Lake, B.C.

Vancouver, B.C.

Vancouver, B.C.

Vancouver, B.C.

Vancouver, B.C.

Victoria, B.C.

Wetoskiwin, Alta,

Winnipeg, Man., North End,

AGENTS—London, Eng., Lloyd's Bank, Ltd.

New York, Bank of Montreal

Bank of America.

Paris, France Credit Lyonnais.

Letters of credit issued negotiable at Branches of the Standard Bank of South Africa, Limi'ed, in Transvaal, Cape Colony, Natal, Rhodesia.

THE INSURANCE and FINANCE Chronicle

Published every Friday.

AT '60 ST. JAMES ST., MONTREAL

R. WILSON-SMITH, Proprietor.