

CHARTERED BANKS

THE BANK OF BRITISH NORTH AMERICA

Established in 1836. Incorporated by Royal Charter in 1840
Paid-up Capital \$4,866,666.66 Reserve Fund \$2,774,000.00

HEAD OFFICE—5 GRACECHURCH STREET, LONDON, E.C.
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 Belmont, Man. Kerrisdale, B.C. St. John, N.B., Hay-
 Bobcaygeon, Ont. Kingston, Ont. market Square
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 Brantford, Ont. London, Market Sq. St. Stephen, N.B.
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 Cainsville, Ont. Lytton, B.C. Saskatoon, Sask.
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 Campbellford, Ont. Midland, Ont. Toronto, Ont.
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 Darlingford, Man. Montreal, St. Catherine Street
 Davidson, Sask. Street
 Dawson, Yukon Montreal, Rosemount
 Duck Lake, Sask. North Battleford, Sask. Toronto, Ont., King and
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 Westinghouse Ave. Yorkton, Sask.

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 SAN FRANCISCO—264 CALIFORNIA ST.—G. B. Gerrard and A. S. Ireland, Agts.
 BOSTON—Merchants National Bank, CHICAGO—Merchants Loan & Trust Co.
 MINNEAPOLIS—Security National Bank. SEATTLE—Dexter Horton National Bk.
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 Branches. GERMANY—Deutsche Bank and Branches. PARIS & LYONS—
 Credit Lyonnais. AUSTRALIA—Union Bank of Australia, Ltd., and Branches.
 NEW ZEALAND—Union Bank of Australia, Limited, & Branches. INDIA,
 CHINA, and JAPAN—Mercantile Bank of India, Ltd., and Branches; Hong
 Kong and Shanghai Banking Corporation, & Branches. WEST INDIES—
 Colonial Bank, and Branches.

DRAFTS ON SOUTH AFRICA AND WEST INDIES MAY BE OBTAINED AT THE
 BANK'S BRANCHES
 ISSUES CIRCULAR NOTES FOR TRAVELLERS. AVAILABLE IN ALL PARTS OF THE
 WORLD AGENTS IN CANADA FOR COLONIAL BANK, LONDON AND WEST INDIES.

The Bank of Nova Scotia

Capital Paid Up INCORPORATED Reserve Fund
\$4,412,000 1832 \$8,076,000

DIRECTORS
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 J. H. PLUMMER N. CURRY R. E. HARRIS

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 General Manager's Office - - - - Toronto, Ont.

H. A. RICHARDSON, General Manager. D. WATERS, Asst. Gen. Manager.
 GEO. SANDERSON, C. D. SCHURMAN, E. CROCKETT, Inspectors.

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 Amherst Halifax. Oxford Trenton (sub. to
 Annapolis Royal Hollis St. Pictou New Glasgow)
 Antigonish North End River Hebert Truro
 Bridgetown Kentville Stellarton Westville
 Canning Liverpool Sydney Whitney Pier
 Dartmouth New Glasgow Sydney Mines Windsor
 Digby New Waterford Thorburn (sub. to Yarmouth
 Glace Bay North Sydney New Glasgow)

New Brunswick
 Campbellton Moncton St. George St. Stephen
 Chatham Newcastle St. John Sussex
 Fredericton Port Elgin " Prince Wil- Woodstock
 Gagetown Sackville " liam Street
 Jacquet River St. Andrews " Charlotte St.

Prince Edward Island
 Charlottetown Summerside

Quebec
 Montreal New Carlisle (sub. Paspebiac Quebec Ville St. Pierre
 New Richmond to Paspebiac) Port Daniel Westmount

Ontario
 Arnprior (sub. to Belmont) Toronto Toronto
 Barrie London " King St. W. " Queen &
 Belmont Merriton " Bloor & St. " Church
 Berlin Ottawa " Clarens " St. Patrick-
 Brantford Peterborough " Bloor & Spadina
 Fort William Port Arthur " Spadina Welland
 Hamilton St. Catharines " Don Weston
 Harrietsville St. Jacob's " Dundas St. Woodstock

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 Winnipeg Calgary Lethbridge Edmonton

Saskatchewan
 Moose Jaw Regina Saskatoon Prince Albert
 West Side, Saskatoon

British Columbia
 Vancouver Vancouver Hastings Street Victoria
 Granville Street

Newfoundland
 Bell Island Burin Grand Bank St. John's
 Bonavista Carbonear Harbor Grace Twillingate

West Indies

JAMAICA CUBA PORTO RICO
 Black River Port Antonio Cienfuegos San Juan
 Kingston Port Maria Havana
 Mandeville Savanna-la-Mar
 Montego Bay St. Ann's Bay

United States
 BOSTON..... R. C. WILLIAMS Manager
 CHICAGO..... W. H. DAVIES..... Manager
 NEW YORK AGENCY (48 Wall St) W. CALDWELL..... Agent

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Great Britain
 THE LONDON JOINT STOCK BANK LIMITED. ROYAL BANK OF SCOTLAND
France—CREDIT LYONNAIS. **Germany**—DRESDNER BANK

United States
 NEW YORK—Bank of New York, N.B.A. BOSTON—Merchants National
 Bank. CHICAGO—First National Bank. PHILADELPHIA—Fourth Street
 National Bank. BALTIMORE—Citizens National Bank. SAN FRANCISCO—
 Canadian Bank of Commerce. MINNEAPOLIS—First National Bank.

This Bank annually submits its Books and
 Statements to independent outside audit.

The Standard Bank of Canada
 Established 1873 108 Branches
 Capital (Authorized by Act of Parliament) - \$5,000,000.00
 Capital Paid-up - 2,000,000.00
 Reserve Fund and Undivided Profits - 2,661,383.58

DIRECTORS—
 W. F. COWAN, President. FRED WYLD, Vice-President. W. F. Allen,
 W. Francis, F. W. Cowan, A. Langlois, T. H. McMillan

HEAD OFFICE - **TORONTO, Ont.**
 GEO. P. SCHOLFIELD, General Manager.
 J. S. LOUDON, Assistant General Manager.

SAVINGS BANK DEPARTMENT AT ALL BRANCHES

THE BANK OF TORONTO
 Incorporated - 1855
 Head Office: TORONTO - Can.
 Capital \$5,000,000
 Rest \$6,000,000

DIRECTORS—DUNCAN COULSON, President
 W. G. GODDERHAM, Vice-President J. HENDERSON, 2nd Vice-President
 W. H. Beatty Robert Reford Hon. C. S. Hyman Nicholas Bawif
 William Stone John Macdonald A. E. Gooderham F. S. Meighen
 THOS. F. HOW, General Manager T. A. BIRD, Inspector

BRANCHES
 ONTARIO
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 (10 offices) Millbrook Vancouver Yorkton
 Allandale Milton (2 offices) QUEBEC
 Barrie Newmarket Merritt Montreal
 Berlin Norwood New Westminster (6 offices)
 Bradford Oakville SASKATCHEWAN Maisonneuve
 Brantford Oil Springs Bredenburg Gaspe
 Brockville Omeme Churchbridge St. Lambert
 Burford Ottawa Colonsay MANITOBA
 Cardinal Parry Sound Elstow Winnipeg
 Cobalt Penetanguishene (2 offices)
 Cobourg Peterboro Glenavon Benito
 Colborne Petrolia Gravelbourg Cartwright
 Coldwater Porcupine Kennedy Pilot Mound
 Collingwood Port Hope Kipling Portage la Prairie
 Copper Cliff Preston Lafleche Rosburn
 Creemore St. Catharines Langenburg Swan River
 Dorchester Sarnia (2 offices) Montmartre Transcona
 Elmvalle Shelburne Mortlach
 Galt Stayner Odessa ALBERTA
 Gananoque Sudbury Pelly Calgary
 Hastings Thornbury Preeceville Coronation
 Havelock Wallaceburg Springside Lethbridge
 Keene Waterloo Summerberry Veteran
 Kingston Welland Stenen Youngstown
 London (4 offices) Wyoming Vibank Oyen

BANKERS—London, England: The London City and Midland Bank, Limited
 New York: National Bank of Commerce. Chicago: First National Bank

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