

CHARTERED BANKS.

Bank of New South Wales
AUSTRALIA Estd. 1817.

Paid-up Capital	£2,500,000
Reserve Fund	1,700,000
Proprietors' Liability	2,500,000
Aggregate Assets, 30th Sept., 1909	£6,700,000
£38,181,084.	



Head Office—Sydney, New South Wales.
London Branch—64 Old Broad St., E.C.

The Bank has 283 Branches and Agencies, viz.—143 in New South Wales, 34 in Victoria, 43 in Queensland, 4 in South Australia, 8 in West Australia, 48 in New Zealand, 2 in Fiji, 1 in London, and has Agents and Correspondents all over the world. The Bank collects for and undertakes the Agency of other Banks; opens documentary and other Credits, and transacts every description of Australasian Banking business.

THE BANK OF BRITISH NORTH AMERICA

Established in 1836. Incorporated by Royal Charter in 1840.

Paid-up Capital \$4,866,666.66 Reserve Fund \$2,530,666.66

Head Office—5 Gracechurch Street, London, E.C.

A. G. WALLIS, Secretary. W. S. GOLDBY, Manager.

COURT OF DIRECTORS.

- | | |
|----------------------------|------------------------|
| J. H. BRODIE, Esq. | E. A. HOARE, Esq. |
| J. H. MAYNE CAMPBELL, Esq. | H. J. B. KENDALL, Esq. |
| JOHN JAMES CATER, Esq. | FREDERIC LUBBOCK, Esq. |
| RICHARD H. GLYN, Esq. | C. W. TOMKINSON, Esq. |
| G. D. WHATMAN, Esq. | |

HEAD OFFICE IN CANADA, St. James Street, MONTREAL.

H. STIKEMAN, General Manager.

H. B. MACKENZIE, Supt. of Branches.

J. McEACHERN, Supt. of Central Branches, Winnipeg.

JAMES ANDERSON, Inspector. O. R. ROWLEY, Inspector of Br. Returns.

E. STONHAM, and J. H. GILLARD, Assistant Inspectors.

BRANCHES IN CANADA.

- | | | |
|---------------------|--------------------------------|---------------------------------------|
| Agassiz, B.C. | Hamilton, Ont. | Raymore, Sask. |
| Alexander, Man. | Victoria Ave. | Reston, Man. |
| Ashcroft, B.C. | Hamilton, Ont. | Rossland, B.C. |
| Battleford, Sask. | Westinghouse Ave. | Rosthern, Sask. |
| Belmont, Man. | Hedley, B.C. | St. John, N.B. |
| Bobcaygeon, Ont. | Ituna, Sask. | St. John, N.B., Union Street |
| Bow Island, Alta. | Kaslo, B.C. | Jt. Martins, N.B. |
| Brandon, Man. | Kelliber, Sask. | St. Stephen, N.B. |
| Brantford, Ont. | Kingston, Ont. | Saltcoats, Sask. |
| Burdett, Alta. | Levis, P.Q. | Saskatoon, Sask. |
| Cainsville, Ont. | London, Ont. | Semans, Sask. |
| Calgary, Alta. | London, Market Sq. | Toronto, Ont. |
| Campbellford, Ont. | Longueuil, P.Q. | Toronto, Ont., Bloor and Lansdowne. |
| Darlington, Man. | Macleod, Alta. | Toronto, Ont., King and Dufferin Sts. |
| Davidson, Sask. | Midland, Ont. | Trail, B.C. |
| Dawson, Yukon. | Montreal, P.Q. | Vancouver, B.C. |
| Duck Lake, Sask. | Montreal, St. Catherine Street | Varenes, P.Q. |
| Duncans, B.C. | North Battleford, Sask. | Victoria, B.C. |
| Estevan, Sask. | North Vancouver, B.C. | Waldron, Sask. |
| Fenelon Falls, Ont. | Oak River, Man. | Weston, Ont. |
| Fort George, B.C. | Ottawa, Ont. | West Toronto, Ont. |
| Forward, Sask. | Paynton, Sask. | Winnipeg, Man. |
| Fredericton, N.B. | Prince Rupert, B.C. | Wynyard, Sask. |
| Girvin, Sask. | Punnichy, Sask. | Yorkton, Sask. |
| Greenwood, B.C. | Quebec, P.Q. | |
| Halifax, N.S. | Quebec, St. John's Gate | |
| Hamilton, Ont. | | |

AGENCIES IN THE UNITED STATES, ETC.

New York—52 Wall Street—H. M. J. McMichael and W. T. Oliver, Agents.
San Francisco—264 California Street—J. C. Welsh and A. S. Ireland, Agents.
Chicago—Merchants Loan and Trust Co.
Foreign Agents—LONDON BANKERS—The Bank of England and Messrs. Glyn & Co. LIVERPOOL—Bank of Liverpool. SCOTLAND—National Bank of Scotland, Limited, and Branches. IRELAND—Provincial Bank of Ireland, Limited, and Branches; National Bank, Limited, and Branches. AUSTRALIA—Union Bank of Australia, Limited. NEW ZEALAND—Union Bank of Australia, Limited. INDIA, CHINA, and JAPAN—Mercantile Bank of India, Limited. WEST INDIES—Colonial Bank. PARIS—Credit Lyonnais. LYONS—Credit Lyonnais.
Drafts on South Africa and West Indies may be obtained at the Banks' Branches.
Issues Circular Notes for Travellers, Available in All Parts of the World.
Agents in Canada for Colonial Bank, London and West Indies.

CHARTERED BANKS.

THE COMMERCIAL BANK OF SCOTLAND, Ltd.

Established 1810. Head Office: EDINBURGH.

Paid-up Capital, £1,000,000

Reserve Fund, £900,000

Pension Reserve Fund, £110,000

ALEX. BOGIE, General Manager. JAS. L. ANDERSON, Secretary

LONDON OFFICE: 62 Lombard Street, E.C.

ALEXANDER ROBB and GEORGE S. COUTTS, Joint Managers

General Banking Business transacted. Circular Notes, Drafts, and Letters of Credit issued, payable at banking houses in all parts of the world.

With its 166 Branches located all over Scotland, the bank is in a very favorable position to deal with remittance and all other banking transactions on the best terms.

The bank undertakes agency business for Colonial and Foreign Banks

THE ROYAL BANK OF CANADA

Incorporated 1869

Capital Paid up - \$6,200,000
Reserve and Undivided Profits - \$6,900,000

Board of Directors

H. S. HOLT, Esq., President. E. L. PEASE, Esq., Vice-President.

Wiley Smith, Esq., Hon. D. Mackeen, Jas. Redmond, Esq.,
F. W. Thompson, Esq., G. R. Crowe, Esq., D. K. Elliott, Esq.,
W. H. Thorne, Esq., Hugh Paton, Esq., T. J. Drummond, Esq.,
Wm. Robertson.

HEAD OFFICE, MONTREAL

E. L. Pease, General Manager; W. B. Torrance, Superintendent of Branches.
C. E. Neill and F. J. Sherman, Assistant General Managers.

BRANCHES—ONTARIO

- | | | | |
|--------------|--------------------|--------------------|-------------|
| Arthur | Galt | Niagara Falls | South River |
| Bowmanville | Guelph | Centre | Tilsonburg |
| Burk's Falls | Hamilton | Oshawa | Toronto |
| Chippawa | Hanover | Ottawa | Toronto |
| Clinton | Ingersoll & Putnam | Ottawa, Bank St. | Dundas St. |
| Cobalt | Kenilworth | Ottawa, Market St. | Bloor St. |
| Cornwall | London | Pembroke | Welland |
| Elmwood | Niagara Falls | Peterborough | |

QUEBEC

- | | | |
|-------------------------|------------------------|--------------------------|
| Joliette | Montreal West | Quebec |
| Montreal | Montreal, Stanley St. | Westmount, Greene Ave. |
| Montreal, Seigneurs St. | Montreal, St. Paul | Westmount, Victoria Ave. |
| | Montreal, Laurier Ave. | |

NEW BRUNSWICK

- | | | | |
|-------------|---------------|-----------|---------------------|
| Bathurst | Edmundston | Moncton | St. John, North End |
| Campbellton | Fredericton | Newcastle | St. Leonards |
| Dalhousie | Grand Falls | Rexton | Sackville |
| Dorchester | Jacquet River | St. John | Woodstock |

NOVA SCOTIA

- | | | | |
|--------------------|--------------------|-----------------|--------------|
| Amherst | Dominion | Louisburg | Shubenacadie |
| Annapolis Royal | Glace Bay | Lunenburg | Springhill |
| Antigonish | Guysboro | Mabou | Stellarton |
| Arlivat | Halifax | Maitland | Sydney |
| Baddeck | Halifax, North End | Meteghan | Sydney Mines |
| Barrington Passage | Halifax, South End | Middleton | St. Peter's |
| Bear River | Inverness | New Glasgow | Triuro |
| Berwick | Kentville | North Sydney | Weymouth |
| Bridgetown | Lawrencetown | Parrsboro | Whitney Pier |
| Bridgewater | Liverpool | Pictou | Windsor |
| Clarke's Harbor | Lockeport | Port Hawkesbury | Wolfville |
| Dartmouth | Londonderry | Sherbrooke | Yarmouth |
| Digby | | | |

PRINCE EDWARD ISLAND

- Crapaud Charlottetown Summerside

NEWFOUNDLAND

St. John's

SASKATCHEWAN

- Davidson Linton Lumsden
Moose Jaw Prince Albert Regina
Saskatoon Scott

MANITOBA

- Brandon
Plumas
Winnipeg
do, Grain Exchange
Yorkton

ALBERTA

- Calgary
Edmonton
Lethbridge
Morinville

BRITISH COLUMBIA

- | | | | |
|-------------------------|-----------------|---------------|---------------|
| Abbotsford | Kelowna | Prince Rupert | Vancouver— |
| Alberni | Ladner | Rossland | Fairview |
| Chilliwack | Ladysmith | Salmo | Hillcrest |
| Cranbrook | Nanaimo | Vancouver— | Mt. Pleasant |
| Cumberland | Nelson | Bridge Street | Park Drive |
| Courtenay and Union Wf. | New Westminster | Cordova St. | Vernon |
| Grand Forks | Port Alberni | East End | Victoria |
| | Port Moody | Granville St. | Victoria West |

CUBA

- | | | | |
|-----------|------------|-------------|------------------|
| Antilla | Cienfuegos | Havana— | Matanzas |
| Caibarien | Cardenas | Galiano St. | San Juan |
| Camaguey | Havana | Manzanillo | Santiago de Cuba |

PORTO RICO

- San Juan, Ponce

BAHAMAS

- Nassau, Port of Spain

LONDON: 2 Bank Building, Princes St., E.C. NEW YORK: 68 William St.

The Bank of New Brunswick

HEAD OFFICE: ST. JOHN, N.B.

Capital (paid up) - \$770,000.
Rest and Undivided Profits over \$1,400,000.

Branches in New Brunswick, Nova Scotia and Prince Edward Island.

R. B. KESSEN
General Manager.

MISCELLANEOUS.

Manual of Canadian Banking

By H. M. P. ECKARDT

Postpaid to any country \$2.50

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