

The Chartered Banks.

THE BANK OF BRITISH NORTH AMERICA.

Established in 1836.
 Incorporated by Royal Charter in 1840.
 Paid up Capital, - - - - - £1,000,000 stg.
 Reserve Fund, - - - - - 365,000 stg.
 London Office, - 5 Gracechurch St., E.C.
COURT OF DIRECTORS:
 J. H. Brodie, H. J. B. Kendall,
 John James Cater, Frederic Lubbock,
 Richard H. Glyn, George D. Whatman,
 Ed. Arthur Hoare, Henry R. Farrer,
 M. G. C. Glyn.
 Secretary A. G. Wallis.
 Head Office in Canada, St. James street,
 Montreal
 H. STIKEMAN, General Manager.
 J. ELMSLY, Inspector.

BRANCHES IN CANADA:

London, Ont.,	Quebec,	Ashcroft, B. C.
Brantford,	Halifax, N.S.,	Greenwood,
Hamilton,	St. John, N.B.,	Victoria,
Toronto,	Fredericton,	Vancouver,
Kingston,	Yukon District,	Rosland,
Midland,	Dawson City,	Esalo.
Ottawa,	Winnipeg, Man.	
Montreal, Que.,	Brandon,	

DRAFTS ON SOUTH AFRICA MAY BE OBTAINED AT THE BANK'S BRANCHES.

Agents in the United States.
 New York (52 Wall St.)—W. Lawson and J. C. Welsh, Agents.
 San Francisco (127 Sansome Street)—H. M. J. McMichael and J. R. Ambrose, Agents.
 London Bankers—The Bank of England and Messrs. Glyn & Co.
 Foreign Agents—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.
 New Zealand—Union Bank of Australia.
 India, China and Japan—Mercantile Bank of India, Limited.
 West Indies—Colonial Bank.
 Paris—Messrs. Marcuard, Krauss et Cie.
 Lyons—Credit Lyonnais.
 Issue Circular Notes for Travellers, available in all parts of the world.

BANK OF MONTREAL.

NOTICE is hereby given that a Dividend of FIVE PER CENT. upon the paid up Capital Stock of this Institution has been declared, for the current half year, and that the same will be PAYABLE at its Banking House in this City, and at its branches, on and after MONDAY the FIRST DAY OF DECEMBER, next.

The TRANSFER BOOKS will be closed from the 16th to the 30th of November next, both days inclusive.

E. S. CLOUSTON,
 General Manager.

Montreal, 14th October, 1902.

The Chartered Banks.

THE ROYAL BANK OF CANADA.

Capital Paid-up, - - - - - \$2,000,000
 Reserve Fund, - - - - - 1,700,000

BOARD OF DIRECTORS:

Thos. E. Kenny, Esq., - - - President.
 Thomas Ritchie, Esq., - - - Vice-President.
 Wiley Smith, Esq., H. G. Bauld, Esq.,
 Hon. David MacKeen.

HEAD OFFICE: HALIFAX, N.S.

E. L. Pense, General Manager (Office of the General Manager, Montreal); W. B. Torrance, Supt. of Branches, Montreal, W. F. Brock, Inspector, Montreal.

Antigonish, N.S.	Newcastle, N.B.
Bathurst, N.B.	Ottawa, Ont.
Bridgewater, N.S.	Pictou, N.S.
Caracquet, N.B.	Port Hawkesbury, N.S.
Charlottetown, P.E.I.	Rexton, N.B.
Dalhousie, N. B.	Rosland, B.C.
Dorchester, N.B.	Sackville, N.B.
Fredericton, N.B.	St. John, N.B.
Grand Forks, B.C.	Shubenacadie, N.S.
Guysboro, N.S.	St. John's, Nfld.
Halifax, N.S.	Summerdale, P.E.I.
Londonderry, N.S.	Sydney, C.B.
Louisburg, C.B.	Truro, N.S.
Lunenburg, N.S.	Vancouver, B.C.
Maitland, N.S.	Vancouver, East End, B.C.
Moncton, N.B.	Victoria, B.C.
Montreal, Que.	Westmount, P.Q.
Montreal, West End.	Weymouth, N.S.
Nanaimo, B.C.	Woodstock, N.B.
Nelson, B.C.	

Agencies in Havana, Cuba; New York, N.Y.; and Republic, Washington.

CORRESPONDENTS:

Great Britain, Bank of Scotland. France, Credit Lyonnais. Germany, Deutsche Bank. Spain, Credit Lyonnais. China and Japan, Hong Kong & Shanghai Banking Corporation. New York, Chase National Bank. Boston, National Shawmut Bank, Chicago, Illinois Trust and Savings Bank. San Francisco, Nevada National Bank. Portland, Ore., First National Bank. Seattle, Washington National Bank. Spokane, Exchange National Bank.

ST. STEPHEN'S BANK.

Incorporated 1836.

St. Stephen, N.B.

Capital, - - - - - \$200,000
 Reserve, - - - - - 45,000

F. H. TODD, - - - - - President.
 J. F. GRANT, - - - - - Cashier.

AGENTS:

London—Messrs. Glyn, Mills, Currie & Co. New York—Bank of New York, N.B.A. Boston—Globe National Bank. Montreal—Bank of Montreal. St. John, N.B.—Bank of Montreal.
 Drafts issued on any branch of the Bank of Montreal.

THE WESTERN BANK OF CANADA.

HEAD OFFICE: OSHAWA, ONT.

Capital Authorized, - - - - - \$1,000,000
 Capital Subscribed, - - - - - 500,000
 Capital Paid-up, - - - - - 418,000
 Reserve, - - - - - 150,000

BOARD OF DIRECTORS:

John Cowan, Esq., - - - President.
 Reuben S. Hamlin, Esq., Vice-President.
 W. F. Cowan, Esq., W. F. Allan, Esq.,
 Robert McIntosh, M.D. J. A. Gibson, Esq.,
 Thomas Patterson, Esq.

CASHIER:

T. H. McMillan, - - - Cashier.
 BRANCHES—Whitby, Midland, Tilsonburg, New Hamburg, Elmville, Paisley, Penetanguishene, Pickering, Port Perry, Ont., Tavistock, Ont. Port Perry, Ont., Tavistock, Ont., Sunderland, Ont.
 Drafts on New York and Sterling Exchange bought and sold. Deposits received and interest allowed. Collections solicited and promptly made.

Correspondents at New York and in Canada—Merchants Bank of Canada. London, England—Royal Bank of Scotland.

THE MOLSONS BANK.

Incorporated by Act of Parliament, 1855.

HEAD OFFICE: MONTREAL.

Capital (all paid-up) - - - - - \$2,500,000
 Reserve Fund, - - - - - 2,250,000

BOARD OF DIRECTORS:

Wm. Molson Macpherson, - - - President.
 S. H. Ewing, - - - - - Vice-President.
 W. M. Ramsay, Samuel Finley, J. P. Cleghorn,
 H. Markland Molson, Lt.-Col. F. C. Henshaw.

JAMES ELLIOT, General Manager.

A. D. Durnford, Chief Inspector and Superintendent of Branches; W. H. Draper, Inspector.
 H. Lockwood W. W. L. Chipman, Asst. Inspectors.

BRANCHES:

Acton, Que., Alvinston, Ont. Montreal, P.Q.
 Arthabaska, Aylmer, Sorel, P.Q.
 Que. Meaford, Ont. St. Thomas, Ont.
 Montreal, St. Catherine St. Branch.
 Montreal, "Mar et and Harbour"
 Branch, Jacques Cartier Sq.

Brockville, Ont., Knowlton, Que. Smith's Falls, Ont.
 Calgary, Alberta, London, Ont.
 Chesterville, Ont. Morrisburg, Ont. Toronto, Ont.
 Chateaufort, Que. Norwich, " Toronto, Je. "
 Clinton, Ont. Ottawa, " Trenton, "
 Exeter, " Owen Sound, " Vancouver, B. C.
 Fraserville, Que. Port Arthur, " Victoriaville, Q.
 Hamilton, Ont. Quebec, P.Q., Waterloo, Ont.
 Hensall, " Revelstoke B.C. Winnipeg, Man.
 Ingoquois, " Rutogtown, Ont. Woodstock, Ont.
 Kingsville, " " "

AGENTS IN EUROPE:

London—Parr's Bank, Ltd.; Messrs. Chaplin; Milne, Crenfell & Co., Ltd.
 Liverpool—The Bank of Liverpool, Limited.
 Ireland—Munster and Leinster Bank, Ltd.
 France—Societe Generale, Credit Lyonnais.
 Germany—Deutsche Bank.
 Belgium, Antwerp—La Banque d'Anvers.
 China and Japan—Hong Kong and Shanghai Banking Corporation.

IN UNITED STATES:

New York—Mechanics' National Bank; National City Bank; Hanover National Bank; The Morton Trust Co. Boston—State National Bank; Kidder, Peabody & Co. Philadelphia—Philadelphia National Bank; Fourth Street National Bank. Portland, Me.—Casco National Bank. Chicago—First National Bank. Cleveland—Commercial National Bank. Detroit—State Savings Bank. Buffalo—Third National Bank. Milwaukee—Wisconsin National Bank of Milwaukee. Minneapolis—First National Bank. Toledo—Second National Bank. Butte, Montana—First National Bank. San Francisco—Canadian Bank of Commerce. Portland, Oregon—Canadian Bank of Commerce. Seattle, Wash.—Boston National Bank.
 Collections made in all parts of the Dominion and returns promptly remitted at lowest rates of exchange. Commercial Letters of Credit and Travellers' Circular letters issued available in all parts of the world. Also "Bank Money Orders" payable at all banking points in the Dominion.

THE BANK OF TORONTO.

INCORPORATED 1855.

HEAD OFFICE: TORONTO, CANADA.

Paid-up Capital - - - - - \$2,500,000
 Reserve Fund - - - - - 2,600,000

DIRECTORS:

GEORGE GOODERHAM, Esq., President.
 WM. H. BEATTY, Esq., - Vice-President.
 Henry Cawthra, Esq., Geo. J. Cook, Esq.,
 Robert Reford, Esq., Charles Stuart, Esq.,
 William George Gooderham, Esq.
 John Waidie, John J. Long.

DUNCAN COULSON, - General Manager.
 Joseph Henderson, - Assistant General Manager

BRANCHES:

Toronto,	Collingwood,	Petrolia,
" King St. W. Br.	Copper Cliff,	Port Hope,
Montreal,	Elmville,	Rosland, B. C.
" Pt. St. Charles	Gananoque,	Sarnia,
Barrie,	London,	Stayner,
Brockville,	London East,	St. Catharines.
Cobourg,	Peterboro',	Wallaceburg.

BANKERS:

London, Eng.—The London City and Midland Bank, Ltd.
 New York—National Bank of Commerce.
 Chicago—First National Bank.
 Careful attention given to the collection of Commercial Paper and Securities.

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Caracquet, N.B.	Port Hawkesbury, N.S.
Charlottetown, P.E.I.	Rexton, N.B.
Dalhousie, N. B.	Rosland, B.C.
Dorchester, N.B.	Sackville, N.B.
Fredericton, N.B.	St. John, N.B.
Grand Forks, B.C.	Shubenacadie, N.S.
Guysboro, N.S.	St. John's, Nfld.
Halifax, N.S.	Summerdale, P.E.I.
Londonderry, N.S.	Sydney, C.B.
Louisburg, C.B.	Truro, N.S.
Lunenburg, N.S.	Vancouver, B.C.
Maitland, N.S.	Vancouver, East End, B.C.
Moncton, N.B.	Victoria, B.C.
Montreal, Que.	Westmount, P.Q.
Montreal, West End.	Weymouth, N.S.
Nanaimo, B.C.	Woodstock, N.B.
Nelson, B.C.	

Agencies in Havana, Cuba; New York, N.Y.; and Republic, Washington.

CORRESPONDENTS:

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 Thomas Patterson, Esq.

CASHIER:

T. H. McMillan, - - - Cashier.
 BRANCHES—Whitby, Midland, Tilsonburg, New Hamburg, Elmville, Paisley, Penetanguishene, Pickering, Port Perry, Ont., Tavistock, Ont. Port Perry, Ont., Tavistock, Ont., Sunderland, Ont.
 Drafts on New York and Sterling Exchange bought and sold. Deposits received and interest allowed. Collections solicited and promptly made.

Correspondents at New York and in Canada—Merchants Bank of Canada. London, England—Royal Bank of Scotland.

THE ONTARIO BANK.

NOTICE is hereby given that a dividend 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

Monday, the first 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, October 20th, 1902.