

The Chartered Banks.

BANK OF MONTREAL.

(ESTABLISHED 1817.)

Incorporated by Act of Parliament.

Capital (all paid up) \$12,000,000.00
Reserve Fund, - 8,000,000.00
Undivided Profits, - 165,856.09

HEAD OFFICE: MONTREAL.

BOARD OF DIRECTORS:

Rt. Hon. Lord Strathcona and Mount Royal, G.C.M.G., President.
Hon. Geo. A. Drummond, Vice-President.
A. T. Paterson, Esq., Ed. B. Greenshields, Esq., Sir Wm. C. Macdonald, R. B. Angus, Esq., A. F. Gault, Esq., James Ross, Esq., R. G. Reid, Esq.

E. S. CLOUSTON, General Manager.

A. Macnider, Chief Inspector and Supt. of Branches.

BRANCHES IN CANADA:

MONTREAL, H. V. Meredith, Manager.
West End Branch.
Seigneurs St. Branch.
Point St. Charles Branch.
Almonte, Ont. Perth, Ont. Halifax, N.S.
Belleville, " Peterboro, " Sydney, N.S.
Brantford, " Picton, " Calgary, Alta.
Brookville, " Sarnia, " Lethbridge, Alta.
Chatham, " Stratford, " Regina, Ass's.
Collingwood, " St. Mary's, " Winnipeg, Man.
Cornwall, " Toronto, " Greenwood, B.C.
Deseronto, " "Young st. br. Nelson, B. C.
Ft. William, " Wallaceburg, " New Denver, B.C.
Goderich, " Montreal, Que. New Westminster, B.C.
Guelph, " Quebec, " ter, B.C.
Hamilton, " Chatham, N.B. Roseland, B.C.
Kingston, " Fredericton, N.B. Vancouver, B. C.
Lindsay, " Moncton, N.B. Vernon, "
London, " St. John, N.B. Victoria, "
Ottawa, " Amherst, N.S.
Paris, " Glace Bay, N.S.

IN NEWFOUNDLAND:

St. John's, Nfld., Bank of Montreal.

IN GREAT BRITAIN:

London, Bank of Montreal, 22 Abchurch Lane, E.C. Alex. Lang, Man.

IN THE UNITED STATES:

New York—R. Y. Hebben and J. M. Greata, Agents, 59 Wall Street.
Chicago—Bank of Montreal, J. W. de C. O'Grady, manager.

BANKERS IN GREAT BRITAIN:

London—The Bank of England.
The Union Bank of London.
The London and Westminster Bank.
The National Provincial Bank of England.
Liverpool—The Bank of Liverpool, Ltd.
Scotland—The British Linen Company Bank, and Branches.

BANKERS IN THE UNITED STATES:

New York—The National City Bank.
The Bank of New York, N.B.A.
National Bank of Commerce in N.Y.
Boston—The Merchants' National Bank.
J. B. Moors & Co.
Buffalo—The Marine Bank, Buffalo.
San Francisco—The First National Bank.
The Anglo-Californian Bank.

Montreal, 30th Nov., 1902

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., 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, Petrella,
King St. W. de Copper Cliff, Port Hope.
Montreal, Elmville, Roseland, B. C.
St. Charles Gananoque, Sarnia.
Barrie, London, Stayner.
Brookville, London East, St. Catharines.
Cobourg, Peterboro, Wallaceburg.
Gaspereau P.Q., Thornbury Ont., Creemore, Ont., Millbrook, Ont., Sudbury, Ont.

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.

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, - 865,000 stg.
Head Office, - 5 Gracechurch St., London, E.C.
A. G. Wallis, W. S. Goldby, Secretary, Manager.

COURT OF DIRECTORS:

J. H. Brodie, Ed. Arthur Hoare,
John James Cater, H. J. B. Kendall,
Henry R. Farrer, Frederic Lubbock,
Richard H. Glyn, George D. Whatman,
M. G. C. Glyn.

Head Office in Canada, St. James Street, Montreal

H. STIKEMAN, General Manager.
J. ELMSELY, 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, Dawson City, Roseland,
Midland, Y.T. Esalo.
Ottawa, Winnipeg, Man.
Montreal, Que., Brandon.

DRAFTS ON SOUTH AFRICA MAY BE OBTAINED AT THE BANK'S BRANCHES. Agencies in the United States.

New York (23 Wall St.)—W. Lawson and J. G. Welsh, Agents.
San Francisco (129 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.

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 Finlay, 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. Knowlton, Que. Revelstoke B.C.
Alvinston Ont. London, Ont. Ridgetown, Ont.
Arthabaska, Meaford, Ont. Simcoe, "
ville, Que. Montreal, Smith's Falls, O.
Aylmer, Ont. " St. Catharines, Que.
Brockville, Ont. " St. Branch, St. Thomas, Ont.
Calgary, Alberta, " Mrkt & Barb Toronto, "
Chesterville, Ont. " Jacques Cart, Trem'on. "
Chicoutimi, Que. " Square, Vancouver, B. C.
Clinton, Ont. " Morrisburg, Ont. Victoriaville, Q.
Exeter, " Norwich, " Waterloo, Ont.
Fraserville, Que. " Ottawa, " Winnipeg, Man.
Hamilton, Ont. " Owen Sound, " Woodstock, Ont.
Hemall, " "
Hitchate, " "
Ironquois, " Port Arthur, "
Kingsville, " Quebec, P.Q., "
AGENTS IN GREAT BRITAIN COLONIES.
London, Liverpool—Parr's Bank, Ltd.
Ireland—Munster and Leinster Bank, Ltd.
Australia and New Zealand—The Union Bank of Australia, Limited.
South Africa—The Standard Bank of South Africa, Limited.
FOREIGN AGENTS.
France—Societe General.
Germany—Deutsche Bank
Belgium, Antwerp—La Banque D'Anvers.
China and Japan—Hong Kong and Shanghai Banking Corporation.
Cuba—Banco Nacional de Cuba.
AGENTS 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.

The Chartered Banks.

THE ROYAL BANK OF CANADA.

DIVIDEND No. 66.

NOTICE is hereby given that a dividend of four per cent. for the current half year, being at the rate of eight per cent. per annum upon the paid up Capital Stock of the Bank, has been declared, and that the same will be payable at the Bank and its Branches, on and after MONDAY, the 2nd day of February next.

The Transfer Books will be closed from 17th to 31st January, both days inclusive.

The Annual General Meeting of the Shareholders will be held in the Banking House in this city on Wednesday, the 11th day of February next. The chair will be taken at 11 o'clock a. m.

By order of the Board,

EDSON L. PEASE,

General Manager.

Halifax, N.S., 27th December, 1902

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, - 800,000
Capital Paid-up, - 415,000
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.

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.

HEAD OFFICE: TORONTO.

Capital, Paid-up, - \$1,500,000
Rest, - \$ 425,000.

DIRECTORS:

George E. R. Cockburn, Esq., - President.
Donald Mackay, Esq., - Vice-President.
Hon. J. C. Aikins, A. S. Irving, Esq., R. D. Perry, Esq., Hon. R. Harcourt, R. Grass, Esq.

CHARLES MCGILL, General Manager.

BRANCHES:

Alliston, Fort William, Ottawa,
Aurora, Kingston, Peterboro,
Rowanville, Lindsay, Port Arthur,
Ruckingham, Q., Montreal, Sudbury,
Cornwall, Mount Forest, Tweed,
Collingwood, Newmarket.
Scott and Wellington Streets.
Toronto: Queen and Portland "
Yonge and Richmond "
Yonge and Carlton. "

AGENTS:

London, Eng.—Parr's Bank, Limited.
France and Europe—Credit Lyonnais.
New York—Fourth National Bank and The Agents Bank of Montreal.
Boston—Filot National Bank.

THE

Paid-up
Rest.
Hon.
ROBE
Jas. Cr
Jc
Matthew
Frederic
B
J. H
A. H. Ire
BRAND.
Ayr
Barrie
Belleville
Berlin
Blenheim
Brantford
Cayuga
Chatham
Collingwo
Dresden
Que
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Man. &
Calgary
Carman
Dauphin
Edmonton
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Hon. J.
John Dryn
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Beator,
Burlington,
Dutton,
Drayton,
Elmira,
Glencos,
Grand Valle
Guelph,
Hamilton,
Great Brita
New York—
Montreal—T
BANK
Capital
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F. X. St. Ch
President
Hon. J. I
M. J. A. PR
C. A. GROU
E. A. BERT
O. E. DORAI
BRANCHES—
Louisville,
Quebec, P.
Sorel, P. Q.
Sherbrooke
Valleyfield.
Vankleek I
Winnipeg,
CORRESPON
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