

# CHARTERED BANKS

## Bank of New South Wales

AUSTRALIA

Estd. 1817.

|                                     |             |
|-------------------------------------|-------------|
| Paid-up Capital                     | £2,817,660  |
| Reserve Fund                        | 1,872,695   |
| Reserve Liability of Proprietors    | 2,817,660   |
| Aggregate Assets, 30th Sept., 1910, | £42,711,126 |
|                                     | £7,508,015  |



Head Office—Sydney, New South Wales.  
London Branch—54 Old Broad St., E.C.

The Bank has 319 Branches and Agencies, viz.:—159 in New South Wales, 37 in Victoria, 47 in Queensland, 5 in South Australia, 11 in West Australia, 54 in New Zealand, 3 in Fiji, 2 in Papua, 1 in London, and has Agents and Correspondents all over the world.

The Bank collects tor and undertakes the Agency of other Banks; opens documentary and other Credits, and transacts every description of Australasian Banking business.

## 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. COUITS, 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 - \$7,200,000

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, Esq.

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       | Elmwood            | Kenilworth        | Sault Ste. Marie |
| Bowmanville  | Fort William       | London            | South River      |
| Burk's Falls | Galt               | Niagara Falls (2) | Tillsonburg      |
| Chippawa     | Guelph             | Oshawa            | Toronto (3)      |
| Clinton      | Hamilton           | Ottawa (3)        | Welland          |
| Cobalt       | Hanover            | Pembroke          |                  |
| Cornwall     | Ingersoll & Putnam | Peterborough      |                  |

QUEBEC

|                     |              |        |
|---------------------|--------------|--------|
| Joliette and Rawdon | Montreal (9) | Quebec |
|---------------------|--------------|--------|

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            | Digby        | Lunenburg       | Shubenacadie |
| Annapolis Royal    | Dominion     | Mabou           | Springhill   |
| Antigonish         | Glace Bay    | Maitland        | Stellarton   |
| Arichat            | Guysboro     | Meteghan River  | Sydney       |
| Baddeck            | Halifax (4)  | Middleton       | Sydney Mines |
| Barrington Passage | Inverness    | New Glasgow     | St. Peter's  |
| Bear River         | Kentville    | North Sydney    | Truro        |
| Berwick            | Lawrencetown | Parrsboro       | Weymouth     |
| Bridgetown         | Liverpool    | Pictou          | Whitney Pier |
| Bridgewater        | Lockport     | Port Hawkesbury | Windsor      |
| Clarke's Harbor    | Londonderry  | Port Morien     | Wolfville    |
| Dartmouth          | Louisburg    | Sherbrooke      | Yarmouth     |

PRINCE EDWARD ISLAND

|               |            |            |
|---------------|------------|------------|
| Charlottetown | Summerside | St. John's |
|---------------|------------|------------|

MANITOBA

|         |                    |          |            |
|---------|--------------------|----------|------------|
| Brandon | Winnipeg           | Calgary  | Lethbridge |
| Plumas  | do, Grain Exchange | Edmonton | Morinville |

SASKATCHEWAN

|                   |           |               |               |
|-------------------|-----------|---------------|---------------|
| Davidson          | Luseland  | Prince Albert | Saskatoon     |
| Lipton            | Moose Jaw | Regina        | Scott         |
| Lumsden & Bethune |           |               | Swift Current |

BRITISH COLUMBIA

|                         |             |                 |                |
|-------------------------|-------------|-----------------|----------------|
| Abbotsford              | Grand Forks | Nelson          | Salmo          |
| Alberni                 | Hope        | New Westminster | Sardis         |
| Chilliwack              | Kamloops    | North Vancouver | Vancouver (10) |
| Cranbrook               | Kelowna     | Port Alberni    | Vernon         |
| Cumberland              | Ladner      | Port Moody      | Victoria       |
| Courtenay and Union Wf. | Ladysmith   | Prince Rupert   | Victoria West  |
|                         | Nanaimo     | Rossland        |                |

CUBA

|           |            |            |                  |
|-----------|------------|------------|------------------|
| Antilla   | Camaguey   | Havana (2) | Sagua            |
| Bayamo    | Cienfuegos | Manzanillo | Puerto Padre     |
| Caibarien | Cardenas   | Matanzas   | Santiago de Cuba |

PORTO RICO

|          |       |          |
|----------|-------|----------|
| Mayaguez | Ponce | San Juan |
|----------|-------|----------|

BRITISH WEST INDIES

|         |            |          |                             |
|---------|------------|----------|-----------------------------|
| BAHAMAS | BARBADOS   | JAMAICA  | TRINIDAD                    |
| Nassau  | Bridgetown | Kingston | Port of Spain, San Fernando |

LONDON: 2 Bank Bldgs., Princes St.

NEW YORK: 68 William St.

## THE BANK OF BRITISH NORTH AMERICA

Established in 1836.

Incorporated by Royal Charter in 1840.

Paid-up Capital \$4,866,666.66 Reserve Fund \$2,652,333.33

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.  
A. S. HALL, Assistant Inspector, Winnipeg.

BRANCHES IN CANADA.

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

AGENCIES IN THE UNITED STATES, ETC.

New York—52 Wall Street—H. M. J. McMichael and W. T. Oliver, Agents.  
San Francisco—264 California St.—G. B. Gerrard 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.

## 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.

## Manual of Canadian Banking

By H. M. P. ECKHARDT

Postpaid to any country - - \$2.50

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