BANK OF MONTREAL.

(ESTABLISHED 1817.)

Incorporated by Act of Parliament.

Capital (all paid up) $13,379,240.00
Reserved Fund, - 9,000,000.00
Undivided Profits, - 35,698.00

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, "	Winnipeg, Man.	
Brockville, "	Sarnia, "	Calgary, Alta.	
Chatham, "	Stratford, "	Lethbridge, Alta.	
Collingwood, "	St. Mary's, "	Raymond, Alta.	
Cornwall, "	Toronto, "	Regina, Ass'a.	
Deseronto, "	" Yong. st. br.	Greenwood, B.C.	
Ft. William, "	Wallaceburg, "	Nelson, B. C.	
Goderich, "	Montreal, Que.	New Denver, B.C.	
Guelph, "	Quebec, "	New Westminster, B.C.	
Hamilton, "	Chatham, N.B.		
Kingston, "	Fredericton, N.B	Rossland, B.C.	
Lindsay, "	Moncton, N.B.	Vancouver, B. C.	
London, "	St. John, N.B.	Vernon, "	
Ottawa, "	Amherst, N.S.	Victoria, "	
Paris, "	Glace Bay, N.S.		

IN NEWFOUNDLAND:

St. John's, Nfld., Bank of Montreal
Birchy Cove, Bay of Islands, 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. Hebden and J. M. Greata, Agents, 59 Wall Street.

Chicago—Bank of Montreal, J. W. de C. O'Grady, manager.

Spokane, Wash.

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, 31st December, 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 Waldie, John J. Long C. S. Hyman, M.P.

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

BRANCHES:

Toronto,	Creemore, Ont.,	Petrolia,
" King St. W. Br.	Elmvale,	Port Hope,
Montreal,	Gananoque,	Rossland, B. C.
" Pt. St. Charles	Gaspe Basin, P.Q.,	St. Catharines,
Barrie,	London,	Sarnia,
Brockville,	London, East,	Stayner,
Cobourg,	Millbrook, Ont.,	Sudbury, Ont.
Collingwood,	Oakville,	Thornbury, Ont.,
Copper Cliff,	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.

THE BANK OF BRITISH NORTH AMERICA.

Established in 1836.
Incorporated by Royal Charter in 1840.

Paid up Capital, - - - - £1,000,000 stg.
Reserve Fund, - - - - - 390,000 stg.
Head Office, - 5 Gracechurch St., London, E.C.
A. G. Wallis, Secretary. W. S. Goldby, 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. ELMSLY, Supt. of Branches.
H. B. MACKENZIE, Inspector.

BRANCHES IN CANADA:

London, Ont., Ottawa, Sparks St. Brandon, Man.
Ottawa, Wellington, St. (Sub branch.)
Duck Lake, N.W.T., (Sub branch)

Brantford, Ont.	Montreal, Que.,	Yorkton, N.W.T
Hamilton, "	Montreal, St. Catherine St.	Rosthern, "
Toronto, "		Battleford, "

Longueuil, Que. (Sub branch.)

" Junction, Quebec, Que		Ashcroft, B. C.
Weston, Ont.	Halifax, N.S.,	Greenwood, "
(Sub Branch)	St. John, N.B.	Victor, "
Midland, "	Fredericton N.B	Vancouver, "
Fenelon Falls,	Dawson, Y.T.	Rossland, "
Kingston, "	Winnipeg, Man.	Kaslo, "

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

Agencies in the United States, etc.

New York (52 Wall St.,)—W. Lawson and J. C. Welsh, Agents.

San Francisco (120 Sansome Street)—H. M. J. McMichael and J. R. Ambrose, Agents.

Chicago.—Merchants Loan & Trust Co.

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—Credit Lyonnais. 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 Authorized, - - - $5,000,000
Capital, all paid-up, - - - $2,728,526
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.	Knowlton, Que.	Revelstoke, B.C.
Alvinston, Ont.	London, Ont.	Ridgetown, Ont.
Arthabaska, Que.	Meaford, Ont.	Simcoe, "
	Montreal.	Smith's Falls, O.
Aylmer, Ont.	" St. Catherine St.	Sorel, Que.
Brockville, Ont.	St. Branch.	St Thomas, Ont.
Calgary, Alberta,	" Mrk't & Harb	Toronto, "
Chesterville, Ont.	Branch.	Toronto Jct. "
Chicoutimi, Que.	Jacques Cart.	Trenton "
Clinton, Ont.	Square.	Vancouver, B. C.
Exeter, "	Morrisburg, Ont.	Victoriaville, Q.
Fraserville, Que.	Norwich, "	Waterloo, Ont.
Hamilton, Ont.	Ottawa, "	Winnipeg, Man.
Wensall, "	Owen Sound, "	Woodstock, Ont.
Highgate "		
Iroquois, "	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 Shangha 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 ROYAL BANK OF CANADA.

Capital Paid-up, ... $2,795,630
Reserve Funds, ... 2,924,084

HEAD OFFICE: HALIFAX, N.S.

BOARD OF DIRECTORS:

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

CHIEF EXECUTIVE OFFICE, MONTREAL, QUE.

E. L. Pease, General Manager; W. B. Torrance, Superintendent of Branches; W. F. Brock, Inspector.

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

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

CORRESPONDENTS:

Great Britain, Bank of Scotland; France, Credit Lyonnais; Germany, Deutsche Bank; Dresdner Bank; Spain, Credit Lyonnais; China and Japan, Hong Kong & Shanghai Banking Corporation; New York, Chase National Bank; First National Bank; Blair & Co.; Boston, National Shawmut Bank; Chicago, Illinois Trust and Savings Bank; San Francisco, First 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. Glynn, 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, - - - - - 435,000
Reserve, - - - - - - - 175,000

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, Elmvale, Paisley, Penetanguishene, Pickering, Port Perry, Ont., Tavistock, Ont., Plattsville, Ont., Wellesby, 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, - - - - - - $ 500,000.

DIRECTORS:

George R. R. Cockburn, Esq., - President.
Donald Mackay, Esq., - - Vice-President
T. Walmsley, 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,
Bowmanville,	Lindsay,	Port Arthur,
Buckingham, Q.,	Montreal,	Sudbury,
Cornwall,	Mount Forest,	Trenton,
Collingwood,	Newmarket,	Tweed,
		Waterford.

Toronto: Scott and Wellington Streets, 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—Eliot National Bank.