BANK OF MONTREAL.

(ESTABLISHED 1817.)

Incorporated by Act of Parliament.

Capital (all paid up) $12,000,000.00
Reserved Fund, - 8,400,000.00
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.

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,	Greemore, 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, Goerge 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.,	Montreal, Que.,	Brandon, Man.	
Brantford, "	Montreal, St. Catherine St.	Yorkton N.W.T	
Hamilton, "		Battleford.	
Toronto "	Quebec, Que	N.W.T.	
" Junction,	Halifax, N.S.,	Ashcroft, B. C	
Kingston, "	St. John, N.B	Greenwood, "	
Midland, "	Fredericton N.B	Victoria, "	
Fenelon Falls,	Dawson City, Y.T.	Vancouver, "	
Ottawa, Ont.,		Rossland, "	
Weston "	Winnipeg, Man.	Baslo, "	

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

Agencies in the United States.

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, 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.	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. Catherine	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.
Hensall, "	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, - - - - - $2,481,000
Reserve Fund, - - - - - - 2,500,000

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.	Pembroke, Ont.
Bathurst, N.B.	Pictou, N.S.
Bridgewater, N.S.	Port Hawkesbury, N.S.
Charlottetown, P.E.I.	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.
Ottawa, Ont.	

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; Nevada 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.

WESTERN BANK OF CANADA.

DIVIDEND No. 41.

Notice is hereby given that a dividend of Three and One-half per cent. has been declared upon the Paid-up Capital Stock of the Bank, being at the rate of seven per cent. per annum, and that the same will be due and payable on and after

WEDNESDAY, 1st day of APRIL, 1903,

at the Offices of the Bank. The Transfer Books will be closed from the 15th to the 31st of March.

Notice is also given that the Twenty-first Annual Meeting of the Shareholders of the Bank will be held on WEDNESDAY, the 8th Day of APRIL next at the Head Office of the Bank, Oshawa, Ont., at the hour of Two o'clock p.m., for the election of Directors and such other business as may legally come before the Board.

By order of the Board,
T. H. McMILLAN,
Cashier.

Oshawa, Feb 24th, 1903.

THE ONTARIO BANK.

HEAD OFFICE: TORONTO.

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

DIRECTORS:

George R. 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,
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.