

The Chartered Banks.

The Bank of Montreal.

(ESTABLISHED 1817.)
Incorporated by Act of Parliament.
Capital (paid-up) \$14,000,000.00
Reserved Fund 10,000,000.00
Undivided Profits 583,196.01

HEAD OFFICE: MONTREAL.
BOARD OF DIRECTORS:
Rt. Hon. Lord Strathcona and Mount Royal, G.C.M.G., President.
Hon. Sir Geo. A. Drummond, K.C.M.G., Vice-President.
A. T. Paterson, Esq., E. B. Greenshields, Esq., Sir Wm. C. Macdonald, R. B. Angus, Esq., James Ross, Esq., R. G. Reid, Esq., Hon. Robt. Mackay.

E. S. CLOUSTON, - General Manager.
A. Macnider, Chief Inspector and Superintendent of Branches.
H. V. Meredith, Assistant General Manager and Manager at Montreal.
F. W. Taylor, Assistant Inspector, Montreal.
F. J. Hunter, Assist. Inspector, N.W. & B. C. Branches.

BRANCHES IN CANADA:
MONTREAL, C. W. Dean, Assist. Manager.
Hochelaga.
Papineau Ave.
Point St. Charles
Seigneurs St
West End
Westmount.

Almonte, Ont. Peterboro, Ont. Portage la
Belleville, " Picton, " Prairie, Man
Brantford, " Sarina, " Winnipeg, Man.
Brockville, " Stratford, " Calgary, Alta.
Chatham, " St. Mary's, " Edmonton, Alta
Collingwood " Toronto, " Indian H'd, Assa
Cornwall, " " Yonge st. br. Lethbridge, Alt.
Deseronto, " Wallacebr'g, " Raymond, Alta.
Ft. William, " Montreal, Que. Regina, Assa.
Goderich, " Quebec, " Armstrong, B.C.
Guelph, " Chatham, N.B. Greenwood, B.C
Hamilton, " Freder'cton, " Kelowna, B.C.
Hamilton, " Moncton, " Nelson, B.C.
Sherman Av. St. John, " New Denver, B.C
Kingston, Ont. Amherst, N. S. New Westmin-
Glance Bay, " ster, B.C.
Lindsay, " Halifax, " Rossland, B.C.
London, " Sydney, " Vancouver, B.C.
Ottawa, " Yarmouth, N.S. Vernon, B.C.
Paris, " Brandon, Man. Victoria, B.C.
Perth, " Gretna, Man.

IN NEWFOUNDLAND.
St. John's, 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. Hedden and J. M. Greata, Agents, 59 Wall Street.
Chicago—Bank of Montreal, J. W. de C. O'Grady, Manager.
Spokane, Wash.—Bank of Montreal.

BANKERS IN GREAT BRITAIN:
London—The Bank of England.
"The Union of London and Smith's Bank, Ltd.
"The London and Westminster Bank, Ltd.
"The National Provincial Bank of Eng., Ltd.
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 Bk., Ltd
Montreal, 2d January, 1905.

The Bank of Toronto.

INCORPORATED 1855
HEAD OFFICE, TORONTO, CANADA.
Paid-up capital \$3,000,000
Reserve Fund 3,300,000

DIRECTORS:
GEORGE GOODERHAM, President.
WM. H. BEATTY, Vice-President.
Robert Reford, William George Gooderham, John Waldie, Hon. C. S. Hyman, M.P., Robert Meiguen.
William Stone, John Macdonald.
DUNCAN COULSON, - General Manager.
Joseph Henderson, - Assistant General Manager.

BRANCHES:
ONTARIO. ONTARIO. ONTARIO.
Toronto, 5 Offices. Ganaoquo, Stayner,
Allandale,, London, Sudbury,
Barrie, London East, Thornbury,
Brockville, Millbrook, Wallaceburg,
Cardinal, Oakville, QUEBEC.
Cobourg, Oil Springs, Montreal,
Coldwater, Omemece, 3 Offices.
Collingwood, Peterboro, Maisonneuve,
Copper Cliff, Petrolia, Pt. St. Charles,
Creemore, Port Hope, Gaspe,
Dorchester, Preston, BR. COLUMBIA
Elmvale, St. Catharines, Rossland,
Sarnia,

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 £420,000 stg.

Head Office, 5 Cracechurch St., London, E.C.
A. G. Wallis, W. S. Goldby, Secretary, Manager.

COURT OF DIRECTORS:
J. H. Brodie, R. H. Glyn,
J. J. Cater, E. A. Hoare,
H. R. Farrer, H. J. B. Kendall,
M. G. C. Glyn, F. Lubbock,
George D. Whatman.

Head Office in Canada, St. James street, Montreal.
H. STIKEMAN, General Manager.
J. ELMSLY, Supt. of Branches.
H. B. MACKENZIE, Inspector.

BRANCHES IN CANADA:
A. E. ELLIS, Manager Montreal Branch.
London, Ont. Campbellford, Dawson, Y.T.
London, Kingston, Ont. Reston, Man.
Market sub br. Ottawa, Ont. Yorkton, N.W.T.
Brantford, Ont. Montreal, P.Q. Battleford, N.W.
Hamilton, Ont. " Longueuil, Calgary, N.W.T.
Hamilton, (sub. br.) Estevan, N.W.T.
Barton st. " St. Catherine Rosthern, N.W.T.
street, Duck Lake, N.W.T.
Toronto, Ont. Quebec, Que. Ashcroft, B.C.
" Junction, Levis (sub. br.) Greenwood, B.C.
" Stock Yards.
Weston, St. John, N.B. Kaslo, B.C.
sub. br. " Union St. Rossland, B.C.
Midland, Ont. Fredericton, N.B. Trail, B.C.
Fenelon Falls, Halifax, N.S. sub branch
Bobcaygeon, Winnipeg, Man. Vancouver, B.C.
Brandon, Man. Victoria, B.C.

DRAFTS ON SOUTH AFRICA AND WEST INDIES 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 A. S. Ireland Agent.
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, Ltd.
New Zealand—Union Bank of Australia, Ltd.
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.
Agents in Canada for Colonial Bank, London, and West Indies.

Royal Bank of Canada

CAPITAL PAID-UP... \$3,000,000
RESERVE FUNDS... 3,302,748

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.,
Hor David MacKeen.
H. S. Holt, Esq., James Redmond, Esq.
Chief Executive Office, Montreal, P.Q.
E. L. Pease, - General Manager.
W. B. Torrance, Supt. of Branches.
C. E. Neill, Inspector.

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

Agencies in Havana, Cuba; Santiago de Cuba, Cuba; Camaguey, Cuba; New York, N.Y.

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.

The Chartered Banks.

THE MOLSONS BANK

Incorporated by Act of Parliament, 1855.
HEAD OFFICE: MONTREAL.
CAPITAL PAID-UP ... 3,000,000
RESERVE FUND ... 3,000,000

BOARD OF DIRECTORS:
Wm. Molson Macpherson, - President.
S. H. Ewing, - Vice-President.
W. M. Ramsay, J. P. Cleghorn,
H. Markland Molson, Lt.-Col. F. C. Henshaw, Wm. C. McIntyre.
JAMES ELLIOT, General Manager.
A. D. Durnford, Chief Inspector and Supt. of Branches; W. H. Draper, Inspector.
H. Lockwood, W. W. L. Chipman, Asst. Inspectors.

LIST OF BRANCHES:
ALBERTA. ONTARIO—Continued.
Calgary. Owen Sound.
Port Arthur.
BRITISH COLUMBIA. Ridgetown.
Revelstoke. Simcoe.
Vancouver. Smith's Falls.
St. Marys.
MANITOBA. St. Thomas.
Winnipeg. Toronto.
Toronto Junction:
Dundas Street.
Stock Yards Branch
Trenton.
Wales.
Waterloo.
Woodstock.

ONTARIO.
Alvinston.
Amherstburgh.
Aylmer.
Brockville.
Chesterville.
Clinton.
Exeter.
Frankford.
Hamilton.
James street.
Market Branch.
Hensall.
Highgate.
Iroquois.
Kingsville.
London.
Meaford.
Morrisburg.
Norwich.
Ottawa.
QUEBEC.
Arthabaska.
Chicoutimi.
Fraserville.
Knowlton.
Montreal.
St. James Street.
Market and Harbor Br.
St. Catherine St. Br.
Quebec.
Sorel.
Victoriaville.

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, Ltd. South Africa—The Standard Bank of South Africa, Ltd.

FOREIGN AGENTS.
France—Societe General. Germany—Deutsche Bank. Belgium, Antwerp—La Banque d'Anvers. China and Japan—Hong Kong & Shanghai Banking Corporation. Cuba—Banco Nacional de Cuba. New York—Mechanics' National Bank. Boston—State National Bank. Philadelphia—Philadelphia National Bank. And agents in all the principal cities of the United States.
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 Sovereign Bank of Canada

Head Office Toronto.
Executive Office Montreal.
33 Branches throughout Ontario and Quebec.
Savings Bank Department at all Branches.
Collections given prompt attention.
Drafts issued payable in all parts of the world.
General banking business transacted.
D. M. STEWART,
Gen. Manager and 2nd Vice-President.

THE ONTARIO BANK

CAPITAL PAID-UP \$1,500,000
REST 600,000

DIRECTORS:
George R. R. Cockburn, Esq., - President.
Donald Mackay, Esq., - Vice-President.
R. D. Perry, Esq., R. Grass, Esq.,
Hon. R. Harcourt, T. Walmsley, Esq.,
John Flett, Esq.
HEAD OFFICE TORONTO.
CHARLES MCGILL, General Manager.
R. B. Caldwell, Inspector.

BRANCHES:
Alliston, Fort William, Ottawa,
Aurora, Kingston, Peterboro,
Bowmanville, Lindsay, Port Arthur,
Buckingham, Q. Montreal, Sudbury,
Cornwall, Mount Forest, Trenton,
Collingwood, Newmarket, Tweed,
Waterford,
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—Elliot National Bank