

CHARTERED BANKS

THE BANK OF BRITISH NORTH AMERICA

Established in 1836. Incorporated by Royal Charter in 1840
Paid-up Capital \$4,866,666.66 Reserve Fund \$2,774,000.00

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. B. MACKENZIE, General Manager.

JAMES ANDERSON, Superintendent of Branches.

H. A. HARVEY, Superintendent of Eastern Branches, Montreal.

J. McEACHERN, Superintendent of Central Branches, Winnipeg.

O. R. ROWLEY, Chief Inspector. E. STONHAM, Asst. Secretary.

J. H. GILLARD and N. V. R. HUUS, Asst. Inspectors, Montreal

A. S. HALL, Assistant Inspector, Winnipeg.

BRANCHES IN CANADA

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

AGENCIES IN THE UNITED STATES, ETC.

NEW YORK—52 WALL STREET—H. M. J. McMichael and W. T. Oliver, Agts.
 SAN FRANCISCO—264 CALIFORNIA ST.—G. B. Gerrard and A. S. Ireland, Agts.
 BOSTON—Merchants National Bank, CHICAGO—Merchants Loan & Trust Co.
 MINNEAPOLIS—Security National Bank, SEATTLE—Dexter Horton National Bk.
 FOREIGN AGENTS—LONDON, Eng.—The Bank of England and Messrs.
 Glyn & Co. LIVERPOOL, Eng.—Bank of Liverpool, Ltd. SCOTLAND—
 National Bank of Scotland, Limited, and Branches. IRELAND—National
 Bank, Limited, and Branches; Provincial Bank of Ireland, Limited, and
 Branches. GERMANY—Deutsche Bank and Branches. PARIS & LYONS—
 Credit Lyonnais—Union Bank of Australia, Ltd., & Branches. INDIA,
 CHINA, and JAPAN—Mercantile Bank of India, Ltd., and Branches; Hong
 Kong and Shanghai Banking Corporation, & Branches. WEST INDIES—
 Colonial Bank, and Branches.

DRAFTS, MONEY ORDERS. CIRCULAR LETTERS OF CREDIT, AND TRAVELLERS'
 CHEQUES ISSUED NEGOTIABLE IN ALL PARTS OF THE WORLD. AGENTS IN
 CANADA FOR THE COLONIAL BANK, LONDON AND WEST INDIES.

The Bank of Nova Scotia

Capital Paid Up \$4,642,450 INCORPORATED 1832 Reserve Fund \$8,399,430

DIRECTORS

J. Y. PAYZANT, President CHAS. ARCHIBALD, Vice-President
 G. S. CAMPBELL, HECTOR McINNIS, J. WALTER ALLISON
 J. H. PLUMMER, N. CURRY, R. E. HARRIS

Head Office - - - - - Halifax, N.S.
 General Manager's Office - - - - - Toronto, Ont.

H. A. RICHARDSON, General Manager. D. WATERS, Asst. Gen. Manager.
 GEO. SANDERSON, C. D. SCHURMAN, E. CROCKETT, Inspectors.

BRANCHES—Nova Scotia

Amherst	Halifax,	Oxford	Truro
Annapolis Royal	Hollis St.	Pictou	Westville
Antigonish	North End	River Hebert	Whitney Pier
Bridgetown	Kentville	Stellarton	Windsor
Canning	Liverpool	Sydney	
Dartmouth	New Glasgow	Sydney Mines	
Digby	New Waterford	Trenton (sub. to	
Glace Bay	North Sydney	New Glasgow)	

New Brunswick

Campbellton	Moncton	St. George	St. Stephen
Chatham	Newcastle	St. John	Sussex
Fredericton	Port Elgin	" Prince Wil-	Woodstock
Gagetown	Sackville	liam Street	
Jacquet River	St. Andrews	" Charlotte St.	

Prince Edward Island

Charlottetown Summerside

Quebec

Montreal	New Carlisle (sub. Paspebiac	Quebec	Ville St. Pierre
New Richmond	to Paspebiac)	Port Daniel	Westmount

Ontario

Arnprior	(sub. to Belmont)	Toronto	Toronto
Barrie	London	" King St. W.	" Queen &
Belmont	Merriton	" Bloor & St.	" Church
Berlin	Ottawa	" Clarend	" St. Patrick-
Brantford	Peterborough	" Bloor &	" Spadina,
Fort William	Port Arthur	" Spadina	Welland
Hamilton	St. Catharines	" Don	Weston
Harrietsville	St. Jacob's	" Dundas St.	Woodstock

Manitoba

Winnipeg

Alberta

Calgary Lethbridge Edmonton
 West End, Calgary

Saskatchewan

Kamsack	Moose Jaw	Regina	Saskatoon	*Prince Albert
		West Side,	Saskatoon	

British Columbia

Vancouver	Vancouver	Victoria
Granville Street	Hastings Street	

Newfoundland

Bell Island	Burin	Grand Bank	St. John's
Bonavista	Carbonear	Harbor Grace	(Twillingate)

West Indies

Black River	JAMAICA	CUBA	PORTO RICO
Kingston	Port Antonio	Cienfuegos	San Juan
Mandeville	Port Maria	Havana	
Montego Bay	Savanna-la-Mar		
	St. Ann's Bay		

United States

BOSTON.....	R. C. WILLIAMS Manager
CHICAGO.....	W. H. DAVIES Manager
NEW YORK AGENCY (48 Wall St)	W. CALDWELL Agent

CORRESPONDENTS

Great Britain

THE LONDON JOINT STOCK BANK LIMITED. ROYAL BANK OF SCOTLAND
 France—CREDIT LYONNAIS. Germany—DRESDNER BANK

United States

NEW YORK—Bank of New York, N.B.A. BOSTON—Merchants National
 Bank. CHICAGO—First National Bank. PHILADELPHIA—Fourth Street
 National Bank. BALTIMORE—Citizens National Bank. SAN FRANCISCO—
 Canadian Bank of Commerce. MINNEAPOLIS—First National Bank.

This Bank annually submits its Books and Statements to independent outside audit.

The Bank of Toronto

INCORPORATED 1855

Head Office: TORONTO, CAN.

Paid Up Capital \$5,000,000

Reserved Funds 6,176,578

ACCOUNTS OPENED for business people on favorable terms.
 Letters of Credit issued for Travellers and Importers.
 Travellers' Cheques, Money Orders and Drafts sold.
 Banking business of every description transacted.

DIRECTORS

Duncan Coulson, President

W. G. Gooderham, Vice-Pres.	J. Henderson, 2nd Vice-Pres.
Robert Reford	Lt.-Col. A. E. Gooderham
John Macdonald	J. L. Englehart
Lt.-Col. F. S. Meighen	William Stone
Hon. C. S. Hyman	Nicholas Balf

THOS. F. HOWE, Gen. Manager T. A. BIRD, Inspector

BANKERS

London, Eng. ...	London City & Midland Bank, Ltd.
New York ...	National Bank of Commerce
Chicago ...	First National Bank

THE STANDARD BANK OF CANADA

QUARTERLY DIVIDEND NOTICE NUMBER 89.

Notice is hereby given that a Dividend at the rate of THIRTEEN per cent. per annum upon the Capital Stock of this Bank has been declared for the quarter ending 31st January, 1913, and that the same will be payable at the Head Office in this City, and at its branches on and after Saturday, the 1st day of February, 1913, to Shareholders of record of 21st January, 1913.

The Annual General Meeting of Shareholders will be held at the Head Office of the Bank in Toronto on Wednesday, the 19th day of February next, at 12 o'clock noon.

By order of the Board,

GEO. P. SCHOLFIELD,

Toronto, 18th December, 1912.

General Manager

Orders for The Monetary Times 1913 Annual Review are now being taken—50 cts. per copy