

The Chartered Banks.

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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 Gracechurch 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.
 J. ANDERSON, Inspector.
 BRANCHES IN CANADA:
 A. E. ELLIS, Manager Montreal Branch.

London, Ont. Ottawa, Ont. Calgary, Alta.
 London, Montreal, P.Q. Davidson, "
 Market sub br. " Longueuil, Battleford, Sask
 Brantford, Ont. (sub. br.) Duck Lake, "
 Hamilton, Ont. " St. Catherine Estevan, "
 Hamilton, street, Rosthern, "
 Barton st. Quebec, Que. Yorkton, "
 Victoria Av. Levis (sub. br.) Ashcroft, B.C.
 Toronto, Ont. St. John, N.B. Greenwood, B.C.
 " Junction. " Union St. Hedley, B.C.
 " Stock Yard Fredericton, N.B. Kaslo, B.C.
 Weston, sub. br. Halifax, N.S. Rossland, B.C.
 Midland, Ont. Winnipeg, Man. Trail, B.C.
 Fenelon Falls, Belmont, Man. sub branch
 Bobcaygeon, Brandon, Man. Vancouver, B.C.
 Campbellford, Oak River, Man. Victoria, B.C.
 Kingston, Ont. Reston, Man. Dawson, Y.T.

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, J. C. Weish, and W. T. Oliver.
 San Francisco (120 Sansome Street)—H. M. J. McMichael and A. S. Ireland, 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, 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.,
 Hon. 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. Newcastle, N.B.
 Antigonish, N.S., Ottawa, Ont.
 Bathurst, N.B., Ottawa, Bank St.
 Bridgewater, N.S., Oxford, N.S.
 Charlottetown, P.E.I., Pembroke, Ont.
 Chilliwack, B.C., Pictou, N.S.
 Cumberland, B.C. Port Hawkesbury, N.S.
 Dalhousie, N.B. Rexton, N.B.
 Dorchester, N.B. Rossland, B.C.
 Edmundston, N.B. Sackville, N.B.
 Fredericton, N.B. St. John, N.B.
 Guysboro, N.S. St. John's, Nfld.
 Grand Forks, B.C. St. Paul (Montreal) Q.
 Halifax, N.S. Shubenacadie, N.S.
 Ladner, B.C. Summerside, P.E.I.,
 Londonderry, N.S. Sydney, C.B.
 Louisburg, C.B. Toronto,
 Lunenburg, N.S. Truro, N.S.
 Maitland, N.S. Vancouver, B.C.,
 Moncton, N.B., " East End.
 Montreal, Que., Vernon, B.C.
 Montreal, West End. Victoria, B.C.
 Mount Pleasant, B.C. Westmount, P.Q.
 Nanaimo, B.C. Westmount
 Nelson, B.C. Victoria Ave.
 New Westminster, B.C. Weymouth, N.S.
 Woodstock, N.B.

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

CORRESPONDENTS:

Great Britain, Bank of Scotland; France, Credit Lyonnais; Germany, Deutsche Bank; Dresden 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 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. H. 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. CALGARY. ONTARIO—Continued.
 Owen Sound.
 Port Arthur.
 Ridgetown.
 Smith's Falls.
 St. Marys.
 St. Thomas.
 East End Branch.
 TORONTO.
 Toronto Junction.
 Dundas Street.
 Stock Yards Branch.
 Trenton.
 Wales.
 Waterloo.
 Woodstock.
 QUEBEC.
 Arthabaska.
 Chicoutimi.
 Fraserville.
 Knowlton.
 Montreal.
 St. James Street.
 Market and Harbor Branch.
 St. Catherine St. Br.
 Quebec.
 Sorel.
 Ste. Therese de Blainville, Que.
 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 Generale. 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 Letter of Credit and Travellers' Circular letters issued, available in all parts of the world.

The Bank of Toronto.

DIVIDEND NO. 99.

NOTICE is hereby given that a Dividend of Five per cent. for the current half-year, being at the rate of Ten per cent. per annum upon the paid-up Capital of the Bank, has this day been declared, and that the same will be payable at the Bank and its Branches on and after Friday, the First day of December next.

The Transfer Books will be closed from the 16th to the 30th days of November, both days inclusive.

The Annual General Meeting of Shareholders will be held at the Banking House of the Institution on Wednesday, the Tenth day of January next, the Chair to be taken at noon.

D. COULSON,
 General Manager.

The Bank of Toronto, Toronto.
 25th October, 1905.

The Dominion Savings & Investment Society

MASONIC TEMPLE BUILDING,

London. Canada
 Capital Subscribed. \$1,000,000.00
 Total Assees, 31st Dec'r. 1900. 2,272,980.88
 T. W. PURDON, Esq., K. C., President.
 NATHANIEL MILLS, Manager.

The Bank of Montreal

NOTICE is hereby given that a dividend of Five per cent. for the current half-year, (making a total distribution for the year of Ten per cent.) upon the paid up Capital Stock of this Institution has been declared, and that the same will be payable at its Banking House in this City, and at its Branches, on and after Friday, the First Day of December next.

The Transfer Books will be closed from the 16th to the 30th of November next, both days inclusive.

The Annual General Meeting of the Shareholders will be held at the Banking House of the Institution on Monday, the Fourth day of December next.

The chair will be taken at noon.

By order of the Board,

E. S. CLOUSTON,
 General Manager.

Montreal, 20th October, 1905.

THE WESTERN BANK OF CANADA

HEAD OFFICE, OSHAWA, ONT.

Capital Authorized \$1,000,000
 Capital Subscribed 500,000
 Capital Paid-up 580,000
 Rest Account 250,000

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.—Caledonia, Elmvale, Midland, New Hamburg, Penetanguishene, Paisley, Pickering, Plattsville, Port Perry, Sunderland, Tavistock, Tilsonburg, Wellesley, Whitby.

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 Canada—Merchants Bank of Canada, London, England—Royal Bank of Scotland.