### BANKS

# THE ROYAL BANK OF CANADA.

Capital Paid-up, \$2,905,250 Reserve Funds, 3,033,636 Head Office, Halifax, N.S.

BOARD OF DIRECTORS: Thos. E. Kenny, Esq., President Thos. Ritchie, Esq., Vice-Pres't Wiley Smith, Esq., H. G. Bauld, Esq., Hon. David Mackeen.

Chief Executive Office, Montreal, Que.

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

Antigonish, N.S.
Bathurst, N.B.
Branches

W. F. Brock, Inspector.

Branches

W. F. Brock, Inspector.

Branches

Branches

Branches

Branches

Branches

Branches

Branches

Branches

Bridgewater, N.S.
Charlottetown, Pgt Lunenburg, N.S.
Chilliwack, B.C.
Bathousie, N.B.
Borhousie, N.B.
Bossland, B.C.
Sackville, N.B.
Sandundston, N.B.
Borneside, P.B.
Bubenacadie, N.S. Westmount, P.Q.
Bubenacadie, N.S. Westmount, P.Q.
Bubenacadie, N.S.
Bubenac

# The DOMINION BANK

CAPITAL ....

\$2,983,865.00 \$2,983,865.00

Directors.

E. B. OSLER, President.
W. D. MATTHEWS, Vice-President.
T. Eaton, William Ince, James J. Foy, K.C.
W. R. Brock, A. W. Austin.

#### HEAD OFFICE, TORONTO.

Branches, Napanee, Oshawa, Hilia, Guelph. Huntsville, Belleville. Believile, Guerin, Sapance, Brampton, Huutsville, Oshawa, Oshawa, Cobourg, Lindsay, Orillia, Gravenhurst, Womereal, Seaforth, Oucen Street West (Cor. Esther Street), Toronto, Guern Street East (Cor. Jarvis), Dundas Street (Cor. Jarvis), Dundas Street (Cor. Jurvis),

Spadina Avenue (Cor. College).
Drafts on all parts of the United States, Great Britain and the Continent
f Europe bought and solt.
Letters of Credit issued available in all parts of Europe, China and Japan.

T. C. BROUCH, Ceneral Manager.

## THE BANK OF OTTAWA.

CAPITAL (Fully Paid Up) ...

\$2,000,000.00

Uxbridge,

Whitby. Winnipeg.

BOARD OF DIRECTORS. GEO. HAY, President.

DAVID MACLAREN, Vice-President.
Henry Newell Bate,
John Burns Fraser,
Hon. George Bryson,
John Mather, Henry Kelly Egan,
Denis Murphy,
George Halsey Perley.

Head Office, OTTAWA, ONTARIO.

GEO. BURN, Gen. Manager, D. M. FINNIE, Ottawa Manager, L. C. OWEN, Inspector.

Alexandria, Ont.
Araprior, Ont.
Araprior, Ont.
Aronmore, Ont.
Bracebridge, Ont.
Brac Dauphin, Man. Emerson, Man. Fort Coulonge, Que Granby, Que.

Ont.

Bank St.

Rideau St.

Sideau St.

Sideau St.

SomersetSt.
SomersetSt.
SomersetSt.
SomersetSt.
Shawingan Falls,
Out.
Maxville, Ont.
North Bay, Out.
Maxville, Ont.
North Bay, Out.
Prince Albert,
Sask.

Rat Portage Ont.
Regina, N.W. T.
Regina, N.W. T.
Regina, N.W. T.
Shawingan Falls,
Out.
Smiths Falls, Ont.
Vankleek
Winch

Sask.

Is in Canada, BANK OF
F. Merchants Novolonial Novo Granby, Que.

Agents in Canada, BANK OF MONTREAL.

FOREIGN AGENTS: New York—Agents Bank of Montreal, National Bank of Commerce, Merchants National Bank. Boston—National Bank of the Republic, Colonial National Bank assachusetts National Bank. Chicago—Bank of Montreal. St. Paul—Merchants National Bank. London—Parr's Bank, Limited. France—Comptoir National D'Escompte de Paris. India, China and Japan—Chartered Bank of India, Australia and Japan—Chartered Bank of India, Australia and

#### THE ONTARIO BANK.

Notice is hereby given that a Divi-dend of THREE PER CENT. for the current half-year has been declared upon the Capital Stock of this Institution, and that the same will be paid at the Bank and its Branches, on and after TUESDAY, 1st DAY OF DECEM-BER NEXT.

The Transfer Books will be closed from the 17th to the 30th November, both days inclusive. By order of the Board.

C. McGILL, General Manager.

### THE BANK OF TORONTO. DIVIDEND No. 95.

Notice is hereby given that a dividend of Five per cent, for the current half year 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 Tuesday the first day of December. The Transfer Books will be closed from the sixteenth to the thirtieth days of Nevember, both days inclusive.

The Annual General Meeting of shareholders will be held at the Banking House of the Institution on Wednesday, the thirteenth day of January next. The Chair to be taken at Noon.

By order of the Board.

By order of the Board,
D. COULSON,
General Manager.
The Eank of Toronto, Toronto, 28th of
October, 1903.

#### BANK OF NOVA SCOTIA.

INCORPORATED 1832.

Capital Paid-up Reserve Fund HEAD OFFICE, HALIFAX.

3,000,000.00

\$2,000,000 00

DIRECTORS.

JOHN V. PAYEANT, President. CHARLES ARCHIBALD, Vice-President.
R. L. BORDEN, G. S. CAMPBELL, J. WALTER ALLISON, HISCTOR MCINNES

General Manager's Office, TORONTO, ONT.

General Manager's Office, TORONTO, ONT.

H. C. McLron, General Manager. D. WATERS, Supt. Branches.
Geo. Sanderson, Inspector. W. Caldwell, Inspector.
BRANCHES.

In Nova Scotla—Amherst, Annapolis, Bridgetown, Dartmouth, Digby
Glace Bay, Granville Ferry, Halifax, Kentville, Liverpool, New Glasgow
North Sydney, Oxford, Parrsboro, Pictou, Pugwash, Stellarton, Sydney
Mines, Westville, Yarmouth.
In New Brunswick—Campbellton, Chatham, Fredericton, Moncton

Newcastle, Port Elgin, St. Andrews, St. George, St. John, St. Stephen,

iewcastie. Fort Eigin, St. Andrews, St. George, St. Jonn, St. Step In Manitoba and N. W. T.—Edmonton, Strathcona, Winnipeg. In Prince Edward Island—Charlottetown and Summerside. In Quebec—Montreal and Paspebiac. In Ontario—Amprior, Berlin, Hamilton, Ottawa and Toronto, In NewYoun land—Harbor Grace and St. John's. In West Indies—Kingston, Jamaica. In United States—Boston, Mass., and Chicago, Ill.

## IMPERIAL BANK OF CANADA

\$4,000,000 2,988,300 2,650,000

T. R. MERITT, President. D. R. WILKIE, Vice-President.
WILLIAM RAMSAY, ROBERT JAPPRAY, T. SUTHERRAND STAYVER,
RLIAS ROGERS, WM. HENDRIE.

HEAD OFFICE. TORONTO. D. R. WILKIE, General Manager. E. HAY, Ass't General Manager, W. MOFFAT, Chief Inspector.

BRANCHES IN ONTARIO.
Ingersoll, Ottawa, St. Catharines, Ustawa, St. Catharines, Welland, Niagara Palls, Rat Portage, St. Thomas, Woodstor, Nathana, Cathana, St. Thomas, Woodstor, Nathana, Cathana, Cath Bolton Fergus, Galt. Woodstock.

Galt, Niagara Falis, and Foreign.

Hamilton, North Bay,

BRANCH IN QUEBEC,

MONTREAL.

BRANCHES IN MANITOBA, NORTHWEST & BRITISH COLUMBIA.

Notion, BC.

Rosthern, Sask. Brandon, Man. Calgary Alta. Cranbrook, B.C. Edmonton, Alta. Nelson, B.C. Prince Albert, Sask. Portage La Prairie, Rosthern, Sask. Strathcona, Alta. Trout Lake, B.C

Edmonton, Alta, Man.
Ferguson, B.C. Regina Assa. Victoria, B.C.
Golden, B.C. Revelstoke, B.C. Wetoskiwin, Alta
Winnipeg, Man.
Winnipeg, Man.
Winnipeg, Man., North End.
Bank of America. Paris, France Credit Lyonnais.

Letters of credit issuand monative to the control of the co

Letters of credit issued negotiable at Branches of the Standard Bank of South Africa, Limited, in Transvaal, Cape Colony, Natal, Rhodesia.

# THE INSURANCE and FINANCE Chronicle

Published every Friday.

AT '60 ST. JAMES ST., MONTREAL R. WILSON-SMITH, Proprietor.