The Chartered Banks.

BANK OF MONTREAL.

(ESTABLISHED 1817.)

Incorporated by Act of Parliament.

Capital (all paid up) $13 379,240.00
Reserved Fund. - 9,000,000.00
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,	"	"Yonge 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.
Spokane Wash.

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 - - - - $2 800,000
Reserve Fund - - - - 2 900,000

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,	Barrie,	Millbrook, Ont.,
" King and Bathurst B'ch	Brockville,	Oakville.
	Cardinal,	Peterboro',
" Queen and Spadina Br'ch	Cobourg,	Petrolia,
	Collingwood,	Port Hope,
Montreal,	Copper Cliff.	Rossland, B. C.
" Board of Trade Br'ch	Creemore, Ont.,	St. Catharines.
	Elmvale	Sarnia
" Pt St Charles	Gananoque,	Stayner,
" St Catherine and Guy Sts Branch	Gaspe Basin, P.Q.	Sudbury Ont.
	London,	Thornbury Ont
	London East,	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 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, - - - - - - 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, George 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.
A. E. ELLIS, Manager Montreal Branch

BRANCHES IN CANADA:

London Ont	Montreal, P Q	Yorkton N W T
Brantford Ont	" St Catherine [Street	Battleford, "
Hamilton, Ont		Rosthern, "
Toronto Ont	" Longueuil	Duck Lake (subbr
" Junction	Quebec, Que	Ashcroft, B C
Weston (sub br)	St John, N B	Greenwood, B C
Midland Ont	Fredericton, N B	Kaslo, B C
Fenelon Falls	Halifax, N S	Rossland, B C
Kingston, Ont	Winnipeg, Man	Vancouver, B C
Ottawa	Sparks St	Brandon, Man
Victoria, B C		
" Wellington St	Dawson, Y T	

DRAFTS ON SOUTH AFRICA 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 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 Authorized - - - $5,000,000
Capital, all paid-up, - - - $2,761,730
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. Que.	Meaford. Ont.	Simcoe, "
	Montreal	Smith's Falls, O.
Aylmer, Ont	" St, Catherine St. Branch.	Sorel, Que.
Brockville, Ont		St. Mary's, Ont.
Calgary, Alberta,	" Mrk't & Hard'r Branch.	St Thomas, Ont.
Chesterville, Ont.		Toronto, "
Chicoutimi, Que.	Jacques Cart Square.	Toronto Jct. "
Clinton, Ont		Trenton "
Exeter, "	Morrisburg, Ont.	Vancouver, B. C.
Fraserville, Que.	Norwich, "	Victoriaville, Q.
Hamilton, Ont.	Ottawa, "	Waterloo, Ont.
Hensall, "	Owen Sound, "	Winnipeg, Man.
Highgate "		Woodstock, Ont.
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 Shanghai 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 Chartered Banks.

THE ROYAL BANK OF CANADA.

Capital Paid-up, ... $2,795,630
Reserve Funds. 2,924,084

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

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.

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.

THE WESTERN BANK OF CANADA.

HEAD OFFICE: OSHAWA, ONT.

Capital Authorized, - - - - $1,000,000
Capital Subscribed, - - - - 650,000
Capital Paid-up, - - - - - 435,000
Reserve, - - - - - - - 175,000

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

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

THE ONTARIO BANK.

HEAD OFFICE: TORONTO

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

DIRECTORS:

George P. R Cockburn Esq, - President.
Donald Mackay, Esq., - - Vice-President
T. Walmsley, 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.