

# 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.

H. BRODIE, Esq. E. A. HOARE, Esq.  
 H. MAYNE CAMPBELL, Esq. H. J. B. KENDALL, Esq.  
 JOHN JAMES CATER, Esq. FREDERIC LUBBOCK, Esq.  
 RICHARD H. GLYN, Esq. C. W. TOMKINSON, Esq.

HEAD OFFICE IN CANADA, ST. JAMES STREET, MONTREAL.

H. STIKEMAN, General Manager.

H. B. MACKENZIE, Supt. of Branches.

J. McEACHERN, Supt. of Central Branches, Winnipeg.  
 JAMES ANDERSON, Inspector. O. R. ROWLEY, Inspector of Br. Returns.  
 E. STONHAM, Asst. Secretary. J. H. GILLARD and N. V. R. HUUS, Asst. Inspectors. A. S. HALL, Assistant Inspector, Winnipeg.

### BRANCHES IN CANADA

Agassiz, B.C.	Ituna, Sask.	Rosemont, P.Q. (sub. to Montreal)
Alexander, Man.	Kaslo, B.C.	Rossland, B.C.
Ashcroft, B.C.	Kelliher, Sask.	Rosthern, Sask.
Battleford, Sask.	Kerrisdale, B.C.	St. John, N.B.
Belmont, Man.	Kingston, Ont.	St. John, N.B., Hay-market Square
Bobcaygeon, Ont.	Lampman, Sask.	St. John, N.B., Union Street
Bow Island, Alta.	Lillooet, B.C.	St. Martins, N.B.
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 Lansdowne
Ceylon, Sask.	Montreal, P.Q.	Toronto, Ont., King and Dufferin Sts.
Darlingford, Man.	Montreal, St. Catherine Street	Toronto, Ont., Royce Ave. Trail, B.C.
Davidson, Sask.	Montreal, Rosemount	Vancouver, B.C.
Dawson, Yukon	North Battleford, Sask.	Varenes, P.Q.
Duck Lake, Sask.	North Vancouver, B.C. (Upp. Lonsdale Ave.)	Verdun, P.Q.
Duncan, B.C.	Oak River, Man.	Victoria, B.C.
Edmonton, Alta.	Ottawa, Ont.	Wakaw, Sask.
Estevan, Sask.	Paynton, Sask.	Waldron, Sask.
Fenelon Falls, Ont.	Prince Rupert, B.C.	Weston, Ont.
Fort George, B.C.	Punnichy, Sask.	West Toronto, Ont.
Forward, Sask.	Quebec, P.Q.	Winnipeg, Man.
Fredericton, N.B.	Quebec, St. John's Gate	Wynyard, Sask.
Girvin, Sask.	Quesnel, B.C.	Yorkton, Sask.
Halifax, N.S.	Raymore, Sask.	
Hamilton, Ont.	Reston, Man.	
Hamilton, Ont., Victoria Ave.	Rhein, Sask.	
Westinghouse Ave.		
Hedley, B.C.		

### AGENCIES IN THE UNITED STATES, ETC.

NEW YORK—2 WALL STREET—H. M. J. McMichael and W. T. Oliver, Agts.  
 SAN FRANCISCO—264 CALIFORNIA ST.—G. B. Gerrard and A. S. Ireland, Agts.  
 CHICAGO—Merchants Loan and Trust Co.

MINNEAPOLIS—Security National Bank.

FOREIGN AGENTS—LONDON BANKERS—The Bank of England and Messrs. Glyn & Co. 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, Limited. NEW ZEALAND—Union Bank of Australia, Limited. INDIA, CHINA, and JAPAN—Mercantile Bank of India, Limited. WEST INDIES—Colonial Bank. PARIS—Credit Lyonnais. LYONS—Credit Lyonnais

DRAFTS ON SOUTH AFRICA AND WEST INDIES MAY BE OBTAINED AT THE BANK'S BRANCHES

ISSUES CIRCULAR NOTES FOR TRAVELLERS, AVAILABLE IN ALL PARTS OF THE WORLD. AGENTS IN CANADA FOR COLONIAL BANK, LONDON AND WEST INDIES.

## The Commercial Bank of Scotland, Ltd.

Established 1810 Head Office: EDINBURGH

Paid-up Capital £1,000,000 Reserve Fund - £900,000  
 Pension Reserve Fund - £110,000

ALEX. BOGIE, General Manager JAS. L. ANDERSON, Secretary

LONDON OFFICE: Lombard Street, E.C.

ALEXANDER ROBB and GEORGE S. COUTTS, Joint Managers

General Banking Business transacted. Circular Notes, Drafts, and Letters of Credit issued payable at banking houses in all parts of the world.

With the 168 Branches located all over Scotland, the bank is in a very favorable position to deal with remittance and all other banking transactions on the best terms.

The bank undertakes agency business for Colonial and Foreign Banks.

## The Bank of Nova Scotia

Capital Paid Up INCORPORATED Reserve Fund  
 \$3,995,500 1832 \$7,492,000

### DIRECTORS

J. Y. PAYZANT, President CHAS. ARCHIBALD, Vice-President  
 G. S. CAMPBELL HECTOR McINNES 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	Parrsboro	Trenton (sub. to New Glasgow)
Annapolis Royal	Hollis St.	Pictou	Truro
Antigonish	North End	River Hebert	Westville
Bridgetown	Kentville	Stellarton	Whitney Pier
Canning	Liverpool	Sydney	Windsor
Dartmouth	New Glasgow	Sydney Mines	
Digby	New Waterford	Thorburn (sub. to Yarmouth)	
Glace Bay	North Sydney	New Glasgow	
	Oxford		

### New Brunswick

Campbellton	Newcastle	St. John	St. Stephen
Chatham	Port Elgin	Prince William Street	Sussex
Fredericton	Sackville	Charlotte Street	Woodstock
Jaquet River	St. Andrews		
Moncton	St. George		

### Prince Edward Island

Charlottetown Summerside

### Quebec

Montreal	New Carlisle (sub. to Paspebiac)	Paspebiac	Quebec
New Richmond		Port Daniel	

### Ontario

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

### Manitoba

Winnipeg

### Alberta

Calgary Edmonton

### Saskatchewan

Regina Saskatoon Prince Albert

### British Columbia

Vancouver Vancouver Hastings Street Victoria

### Newfoundland

Bonavista Carbonear Harbor Grace Twillingate  
 Burin Grand Bank St. John's

### West Indies

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

### United States

BOSTON..... W. CALDWELL..... Manager  
 CHICAGO..... J. A. McLEOD..... Manager  
 NEW YORK AGENCY (48 Wall St) W. H. DAVIES..... Agent

### CORRESPONDENTS

#### Great Britain

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

Capital \$5,000,000

Rest \$6,000,000

### DIRECTORS—DUNCAN COULSON, President

W. G. GOODERHAM, Vice-President J. HENDERSON, 2nd Vice-President  
 W. H. Beatty Robert Reford Hon. C. S. Hyman Nicholas Bawlf  
 William Stone John Macdonald A. E. Gooderham F. S. Meighen  
 THOS. F. HOW, General Manager T. A. BIRD, Inspector

### BRANCHES

ONTARIO	London	Vibank
Toronto	(4 offices)	Waterloo
(10 offices)	Lyndhurst	Wolseley
Allandale	Millbrook	Yorkton
Barrie	Milton	QUEBEC
Berlin	Newmarket	BRITISH COLUMBIA
Bradford	Norwood	Vancouver
Brantford	Oakville	(2 offices)
Brockville	Burford	Aldergrove
Burford	Cardinal	Merritt
Burford	Cobalt	New Westminster
Cardinal	Cobourg	SASKATCHEWAN
Cobalt	Colborne	Bredbury
Coldwater	Colborne	Churchbridge
Collingwood	Coldwater	Colonsay
Copper Cliff	Collingwood	Elstow
Creemore	Copper Cliff	Glenavon
Dorchester	Creemore	Kenney
Elmvale	Dorchester	Kipling
Galt	Elmvale	Langenburg
Gananoque	Galt	Montmartre
Hastings	Gananoque	Pelly
Havelock	Hastings	Portage la Prairie
Keene	Havelock	Rosburn
Kingston	Keene	Swan River
	Kingston	Transcona
		ALBERTA
		Calgary
		Coronation
		Lethbridge
		Mirror

BANKERS—London, England: The London City and Midland Bank, Limited  
 New York: National Bank of Commerce. Chicago: First National Bank  
 Collections made on the best terms and remitted for on day of payment

When in London call on The Monetary Times, Grand Trunk Building, Cockspur St.