

The Chartered Banks.

**THE CONSOLIDATED BANK OF CANADA.**

Capital, - \$4,000,000

**DIRECTORS:**

President: SIR FRANCIS HINCKS, K.C.M.G. Montreal.  
 Vice-President: R. J. REEKIE, Esq., Montreal.  
 Hon. Alex. Campbell, Senator.....Toronto  
 John Grant, Esq.....Montreal  
 Hugh Mackay, Esq.....Montreal  
 W. W. Ogilvie, Esq.....Montreal  
 John Rankin, Esq.....Montreal  
 Romeo H. Stephens, Esq.....Montreal  
 William Thomson, Esq.....Toronto

J. B. RENNY, - - - General Manager.  
 THOS. McCRAKEN, - - Asst. Gen. Manager.  
 Arch. Campbell, - - - Inspector.

**BRANCHES.**

**MONTREAL.**

Do, Chaboillez Square.  
 Do, Newmarket.  
 Do, New Hamburg.  
 Do, Seaforth.  
 Do, St. Catharines.  
 Do, Sherbrooke.  
 Do, Wingham.  
 Do, Woodstock.

**TORONTO.**

Do, Yonge street.

**FOREIGN CORRESPONDENTS.**

Alliance Bank, (Limited) London.  
 National Bank of Scotland and Branches.  
 National Bank (Ireland) and branches.  
 Ulster Banking Company, Belfast.  
 Smithers & Watson, New York.  
 National Park Bank, New York.  
 Bank of the Republic, New York.  
 Kildner, Peabody & Co., Boston.  
 Farmers' and Mechanics' Bank, Buffalo.  
 First National Bank, Oswego.

Interest allowed on Deposits, according to arrangement.  
 Letters of Credit granted on England, Ireland and Scotland and on China, Japan and West Indies.

**THE CANADIAN**

**Bank of Commerce.**

Head Office, - - - Toronto.

Paid-up Capital - - - \$6,000,000  
 Rest - - - - - 1,900,000

**DIRECTORS.**

Hon. William McMaster, President.  
 ADAM HOPE, Esq., Vice-President.  
 Noah Barnhart, Esq. James Michie, Esq.  
 F. W. Cumberland, Esq. T. Sutherland Stayer, Esq.  
 William Elliot, Esq. George Taylor, Esq.  
 J. J. Armit, Esq.  
 W. N. ANDERSON, General Manager.  
 J. H. PLUMMER, Inspector.

New York—J. G. Harper and J. H. Goadby, Agents.  
 Chicago—J. G. Orchard, Agent.

**BRANCHES.**

Barrie, Hamilton, Simcoe.  
 Brantford, London, Stratford.  
 Cayuga, Lucan, Strathroy.  
 Chatham, Montreal, Thorold.  
 Collingwood, Orangeville, Toronto.  
 Dundas, Ottawa, Trenton.  
 Galt, Paisley, Walkertown.  
 Goderich, Peterboro', Windsor.  
 Guelph, St. Catharines, Woodstock.  
 Sarnia, Sarnia.

Commercial credits issued for use in Europe, the East and West Indies, China, Japan, and South America.

Sterling and American Exchange bought and sold. Collections made on the most favorable terms. Interest allowed on deposits.

**BANKERS.**

New York—The American Exchange National Bank  
 London, England—The Bank of Scotland.

The Chartered Banks.

**EASTERN TOWNSHIPS BANK.**

AUTHORIZED CAPITAL..... \$1,500,000  
 CAPITAL PAID in March 31, 1877..... 1,328,684  
 RESERVE FUND..... 300,000

Board of Directors.  
 R. W. HENKLER, President.  
 O. BROOKS, Vice-President.

B. Pomroy, E. O. Brigham,  
 G. K. Foster, Hon. J. H. Pope.  
 A. A. Adams, G. G. Stevens.

Hon. T. Lee Terrill.

Head Office—Sherbrooke, Que.  
 WM. FARWELL, Cashier.

**Branches.**

Waterloo, Richmond,  
 Coaticook, Stanstead.  
 Cowansville

Agents in Montreal—Bank of Montreal.  
 London, England—London & County Banks.  
 Boston—National Exchange Bank.  
 Collections made at all accessible points and promptly remitted for.

**ONTARIO BANK.**

Capital Subscribed, \$4,000,000; Paid-up, \$3,350,272;  
 Reserve Fund, \$625,000.

Head Office, - - - Toronto, Ont.

**DIRECTORS:**

HON. JOHN SIMPSON, PRESIDENT.  
 HON. W. P. HOWLAND, VICE-PRESIDENT.  
 HON. D. A. MACDONALD.  
 C. S. GZOWSKI, Esq.  
 D. MACKAY, Esq.  
 W. M. MCGILL, Esq., M.D.  
 A. M. SMITH, Esq.  
 D. FISHER, General Manager.

Agent for the Government of Ontario.

Branches,—Guelph, Lindsay, Montreal, Oshawa, Peterboro', Ottawa, Port Perry, Port Hope, Pembroke, Bowmanville, Whitby, Mount Forest, Toronto, Prince Arthur's Landing, Winnipeg.

Foreign Agent—London, Eng.—Bank of Montreal. New York—R. Bell and C. F. Smithers. Boston—Tremont National Bank.

**IMPERIAL BANK OF CANADA.**

Capital Authorized - - - - - \$1,000,000  
 Capital Paid up - - - - - 633,000

**DIRECTORS:**

H. S. HOWLAND, Esq., President.  
 T. R. MERRITT, Esq., Vice-President, St. Catharines,  
 JOHN SMITH, Esq., T. R. WADSWORTH, Esq.  
 Hon. Jas. R. BENSON, Wm. RAMSAY, Esq.,  
 St. Catharines, R. CARLIE, Esq.,  
 P. HUGHES, Esq., JOHN FISKEN, Esq.,  
 D. R. WILKIE, Cashier.

**HEAD OFFICE—TORONTO.**

BRANCHES—St. Catharines, Ingersoll, Port Colborne, Welland, St. Thomas and Dunnville.

AGENTS IN LONDON, ENG.—Hosnauquet Salt Co.

AGENTS IN NEW YORK—Bank of Montreal.  
 Gold and Currency Drafts on New York and Sterling Exchange bought and sold. Deposits received and interest allowed. Prompt attention paid to collections.

**Union Bank of Lower Canada.**

CAPITAL - - - 2,000,000.

HEAD OFFICE, - - - - QUEBEC.

**DIRECTORS.**

CHARLES E. LIEVEY, Esq., President.  
 Hon. JOHN SHARPLES, Vice-President.  
 Hon. Geo. Irvine, Hon. Hos. McGeorge,  
 D. C. Thomson, Esq., J. B. Renaud, Esq.  
 Andrew Thomson, Esq.

Cashier—P. MacEwen. Inspector—G. H. Balfour.  
 BRANCHES—Sawyers Bank (Upper Town) Montreal. Ottawa, Three Rivers.

FOREIGN AGENTS—London, The London and County Bank. New York, National Park Bank.

The Chartered Banks.

**The Bank of Toronto,**  
 CANADA.

Incorporated 1855.

Capital, \$2,000,000. Reserve Fund, \$1,000,000

**DIRECTORS:**

WILLIAM GOODERHAM, President.  
 JAMES G. WORTS, Vice-President.  
 WILLIAM CAWTHRA, GEORGE GOODERHAM,  
 ALEX. T. FULTON, HENRY CAWTHRA,  
 JAMES APPLEBY.

**HEAD OFFICE, TORONTO.**

DUNCAN COULSON, CASHIER.  
 HUGH LEAGH, ASSISTANT CASHIER.  
 J. T. M. BURNSIDE, INSPECTOR.

**BRANCHES.**

MONTREAL, J. Murray Smith, Manager; PETERBORO, J. H. Roper Manager; COBURG, Joseph Henderson, Manager; PORT HOPE, W. H. Wadsworth, Manager; HARRIS, J. A. Strathy, Interim Manager; ST. CATHARINES, E. D. Boswell, Interim Manager; COLLINGWOOD, G. W. Hodgetts, Interim Manager.

**BANKERS.**

LONDON, ENG., The City Bank; NEW YORK, National Bank of Commerce, and C. F. Smithers and W. Watson; OSWEGO, N. Y., Lake Ontario National Bank; QUEBEC and OTTAWA, La Banque Nationale.

**STADACONA BANK**  
 QUEBEC.

CAPITAL, . . . . . \$1,000,000

**DIRECTORS.**

A. JOSEPH, President.  
 Hon. P. GARNEAU, M. P., Vice-Pres.  
 A. P. Caron, M. P. John Ross.  
 F. Kirouac, G. R. Renfrew.  
 T. H. Grant, Joseph Shehyn, M.P.P.

T. LeDroit.  
 WM. R. DEAN, Cashier.

Agents in the Dominion—Bank of Montreal.  
 " New York—C. F. Smithers and W. Watson.  
 " Chicago—Bank of Montreal.  
 " London, England, National Bank of Scotland.

**Bank of Ottawa,**  
 OTTAWA.

**DIRECTORS:**

JAMES MACLAREN, Esq., President.  
 CHARLES MAGEE, Esq., Vice-President.  
 C. T. Bate, Esq. Alexander Fraser, Esq.  
 Robt. Blackburn, Esq., M.P. Allan Gilmour, Esq.  
 Hon. George Bryson, George Hay, Esq.

Hon. L. R. Church, M.P.P.

PATRICK ROBERTSON,  
 Cashier.

Agency—Arnprior. Agents in Canada—Canadian Bank of Commerce. New York—J. G. Harper & J. H. Goadby. London, Eng.—Alliance Bank. [Limited.]

TO BE PUBLISHED SHORTLY,

**The Financial Crisis and Commercial Depression of 1873, '74, '75, '76,**

WITH PRACTICAL OBSERVATIONS ON CANADIAN BANKING.

By A. A. TAILLON, Esq.,

BANK MANAGER, Sorel.

This volume, the result of close observation and study, of the causes which have led to the disorganization of trade and commerce, and the derangement of the financial conditions of the country, has been prepared with great care, and will be found of the greatest practical utility to all men of business.

Canvassing Agents will shortly solicit subscriptions