

CHARTERED BANKS.

**Bank of New South Wales**

AUSTRALIA Estd. 1817.

Paid-up Capital  
Reserve Fund  
Reserve Liability of  
Proprietors  
Aggregate Assets,  
30th Sept., 1909,  
£38,181,084.



£2,500,000  
1,700,000  
2,500,000  
£6,700,000

Head Office—Sydney, New South Wales.  
London Branch—64 Old Broad St., E.C.

The Bank has 283 Branches and Agencies, viz.:— 143 in New South Wales, 34 in Victoria, 43 in Queensland, 4 in South Australia, 8 in West Australia, 48 in New Zealand, 2 in Fiji, 1 in London, and has Agents and Correspondents all over the world. The Bank collects for and undertakes the Agency of other Banks; opens documentary and other Credits, and transacts every description of Australasian Banking business.

**THE BANK OF BRITISH NORTH AMERICA**

Established in 1836. Incorporated by Royal Charter in 1840.

Paid-up Capital \$4,866,666.66 Reserve Fund \$2,530,666.66

Head Office—5 Gracechurch Street, London, E.C.

A. G. WALLIS, Secretary. W. S. GOLDBY, Manager.

COURT OF DIRECTORS.

J. H. BRODIE, Esq. E. A. HOARE, Esq.  
J. H. MAYNE CAMPBELL, Esq. H. J. B. KENDALL, Esq.  
JOHN JAMES CATER, Esq. FREDERIC LUBBOCK, Esq.  
RICHARD H. GLYN, Esq. C. W. TOMKINSON, Esq.  
G. D. WHATMAN, 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, and J. H. GILLARD, Assistant Inspectors.

BRANCHES IN CANADA.

Agassiz, B.C.	Hamilton, Ont.,	Rossland, B.C.
Alexander, Man.	Westinghouse Ave.	Rosthern, Sask.
Ashcroft, B.C.	Hedley, B.C.	St. John, N.B.
Battleford, Sask.	Ituna, Sask.	St. John, N.B., Hay-
Belmont, Man.	Kaslo, B.C.	market Square.
Bobcaygeon, Ont.	Kelliker, Sask.	St. John, N.B., Union
Bow Island, Alta.	Kingston, Ont.	Street.
Brandon, Man.	Levis, P.Q.	St. Martins, N.B.
Brantford, Ont.	London, Ont.	St. Stephen, N.B.
Burdett, Alta.	London, Market Sq.	Saltcoats, Sask.
Cainsville, Ont.	Longueuil, P.Q.	Saskatoon, Sask.
Calgary, Alta.	Macleod, Alta.	Semans, Sask.
Campbellford, Ont.	Midland, Ont.	Toronto, Ont.
Ceylon, Sask.	Montreal, P.Q.	Toronto, Ont., Bloor
Darlingford, Man.	Montreal, St. Catherine	and Lansdowne.
Davidson, Sask.	Street.	Toronto, Ont., King
Dawson, Yukon.	North Battleford, Sask.	and Dufferin Sts.
Duck Lake, Sask.	North Vancouver, B.C.	Toronto, Ont., Royce
Duncans, B.C.	" (Lonsdale Ave.)	Ave.
Estevan, Sask.	Oak River, Man.	Trail, B.C.
Fenelon Falls, Ont.	Ottawa, Ont.	Vancouver, B.C.
Fort George, B.C.	Paynton, Sask.	Varennes, P.Q.
Forward, Sask.	Prince Rupert, B.C.	Victoria, B.C.
Fredericton, N.B.	Punnichy, Sask.	Waldron, Sask.
Girvin, Sask.	Quebec, P.Q.	Weston, Ont.
Halifax, N.S.	Quebec, St. John's Gate	West Toronto, Ont.
Hamilton, Ont.	Quessnel, B.C.	Winnipeg, Man.
Hamilton, Ont.,	Raymore, Sask.	Wynyard, Sask.
Victoria Ave.	Reston, Man.	Yorkton, Sask.

AGENCIES IN THE UNITED STATES, ETC.

New York—52 Wall Street—H. M. J. McMichael and W. T. Oliver, Agents.  
San Francisco—264 California St.—G. B. Gerrard and A. S. Ireland, Agents.  
Chicago—Merchants Loan and Trust Co.

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 Banks' Branches.

Issues Circular Notes for Travellers, Available in All Parts of the World. Agents in Canada for Colonial Bank, London and West Indies.

**The Bank of New Brunswick**

HEAD OFFICE: ST. JOHN, N.B.

Capital (paid up) - - - \$770,000.  
Rest and Undivided Profits over \$1,400,000.

Branches in New Brunswick, Nova Scotia and Prince Edward Island.

R. B. KESSEN  
General Manager.

CHARTERED BANKS.

**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: 62 Lombard Street, E.C.

ALEXANDER ROBB and GEORGE S. CUTTS, 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 its 165 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 ROYAL BANK OF CANADA**

Incorporated 1869

Capital Paid up - - - - \$6,200,000  
Reserve and Undivided Profits - \$6,900,000

Board of Directors

H. S. HOLT, Esq., President. E. L. PEASE, Esq., Vice-President.  
Wiley Smith, Esq., Hon. D. Mackeen, Jas. Redmond, Esq.,  
F. W. Thompson, Esq., G. R. Crowe, Esq., D. K. Elliott, Esq.,  
W. H. Thorne, Esq., Hugh Paton, Esq., T. J. Drummond, Esq.,  
Wm. Robertson.

HEAD OFFICE, MONTREAL

E. L. Pease, General Manager; W. B. Torrance, Superintendent of Branches.  
C. E. Neill and F. J. Sherman, Assistant General Managers.

BRANCHES—ONTARIO

Arthur	Galt	Niagara Falls	Sault Ste. Marie
Bowmanville	Guelph	Centre	South River
Burk's Falls	Hamilton	Oshawa	Tillsonburg
Chippawa	Hanover	Ottawa	Toronto
Clinton	Ingersoll & Putnam	Ottawa, Bank St.	Toronto
Cobalt	Kenilworth	Ottawa, Market Br.	Dundas St
Corwall	London	Pembroke	Bloor St.
Elmwood	Niagara Falls	Peterborough	Welland
Fort William			

QUEBEC

Joliette and Rawdon	Montreal West	Quebec
Montreal	Montreal, Stanley St.	Westmount, Greene Ave.
Montreal, Seigneurs St.	Montreal, St. Paul	Westmount, Victoria Ave.
	Montreal, Laurier Ave.	

NEW BRUNSWICK

Bathurst	Edmundston	Moncton	St. John, North End
Campbellton	Fredericton	Newcastle	St. Leonards
Dalhousie	Grand Falls	Rexton	Sackville
Dorchester	Jacquet River	St. John	Woodstock

NOVA SCOTIA

Amherst	Dominion	Londonderry	Shubenacadie
Annapolis Royal	Glace Bay	Louisburg	Springhill
Antigonish	Guysboro	Lunenburg	Stellarton
Arichat	Halifax	Mabou	Sydney
Baddeck	Halifax, North End	Maitland	Sydney Mines
Barrington Passage	Halifax, South End	Meteghan	St. Peter's
Bear River	Halifax, Bucking-	Middleton	Truro
Berwick	ham Street	New Glasgow	Weymouth
Bridgetown	Inverness	North Sydney	Whitney Pier
Bridgewater	Kentville	Parrsboro	Windsor
Clarke's Harbor	Lawrencetown	Pictou	Wolfville
Dartmouth	Liverpool	Port Hawkesbury	Yarmouth
Digby	Lockeport	Sherbrooke	

PRINCE EDWARD ISLAND

Crapaud Charlottetown Summerside

NEWFOUNDLAND

St. John's

SASKATCHEWAN

Brandon	Davidson	Lipton	Lumsden
Plumas	Winnipeg	Moose Jaw	Prince Albert
	do, Grain Exchange	Saskatoon	Regina
			Scott

MANITOBA

Calgary	Edmonton	Lethbridge	Morinville
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ALBERTA

BRITISH COLUMBIA

Abbotsford	Kelowna	Prince Rupert	Vancouver—
Alberni	Ladner	Rossland	Fairview
Chilliwack	Ladysmith	Salmo	Hillcrest
Cranbrook	Nanaimo	Vancouver—	Mt. Pleasant
Cumberland	Nelson	Bridge Street	Park Drive
Courtenay and	New Westminster	Cordova St.	North Vancouver
Union Wf.	Port Alberni	East End	Vernon
Grand Forks	Port Moody	Granville St.	Victoria
			Victoria West

CUBA

Antilla	Cienfuegos	Havana—	Matanzas
Caibarien	Cardenas	Galiano St.	Sagua
Camaguey	Havana	Manzanillo	Santiago de Cuba

PORTO RICO

Mayaguez	San Juan	Ponce	Nassau	Port of Spain
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BAHAMAS

TRINIDAD

LONDON: 2 Bank Building, Princes St., E.C. NEW YORK: 68 William St.

MISCELLANEOUS.

**Manual of Canadian Banking**

By H. M. P. ECKARDT

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