

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.
 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, 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. Rossland, B.C.
 Alexander, Man. Kaslo, B.C. Rosthern, Sask.
 Ashcroft, B.C. Kelliher, Sask. St. John, N.B.
 Battleford, Sask. Kerrisdale, B.C. St. John, N.B., Hay-
 Belmont, Man. Kingston, Ont. market Square
 Bobcaygeon, Ont. Lampman, Sask. St. John, N.B., Union
 Bow Island, Alta. Lillooet, B.C. Street
 Brandon, Man. London, Ont. St. Martins, N.B.
 Brantford, Ont. London, Market Sq. St. Stephen, N.B.
 Burdett, Alta. Longueuil, P.Q. Saltcoats, Sask.
 Cainsville, Ont. Lytton, B.C. Saskatoon, Sask.
 Calgary, Alta. Macleod, Alta. Semans, Sask.
 Campbellford, Ont. Midland, Ont. Toronto, Ont.
 Ceylon, Sask. Montreal, P.Q. Toronto, Ont., Bloor and
 Darlingford, Man. Montreal, St. Catherine Lansdowne
 Davidson, Sask. Street
 Dawson, Yukon Montreal, Rosemount
 Duck Lake, Sask. North Battleford, Sask. Dufferin Sts.
 Edmonton, B.C. North Vancouver, B.C. Toronto, Ont., Royce Ave.
 Edmonton, Alta. " (Upp. Lonsdale Ave.) Trail, B.C.
 Estevan, Sask. Oak River, Man. Vancouver, B.C.
 Fenelon Falls, Ont. Ottawa, Ont. Verdun, P.Q.
 Fort George, B.C. Paynton, Sask. Victoria, B.C.
 Forward, Sask. Prince Rupert, B.C. Wakaw, Sask.
 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., Quesnel, B.C. Winnipeg, Man.
 Victoria Ave. Raymore, Sask. Wynyard, Sask.
 Westinghouse Ave. Reston, Man. Yorkton, Sask.
 Hedley, B.C. Rhein, Sask.

AGENCIES IN THE UNITED STATES, ETC.
 NEW YORK—32 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 \$4,000,000 INCORPORATED 1832 Reserve Fund \$7,500,000
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
 Annapolis Royal Hollis St. Pictou New Glasgow)
 Antigonish North End River Herbert Truro
 Bridgetown Kentville Stellarton Westville
 Canning Liverpool Sydney Whitney Pier
 Dartmouth New Glasgow Sydney Mines Windsor
 Digby New Waterford Thorburn (sub. to Yarmouth
 Glace Bay North Sydney New Glasgow)
New Brunswick
 Campbellton Newcastle St. John St. Stephen
 Chatham Port Elgin " Prince Wil- Sussex
 Fredericton Sackville " liam Street Woodstock
 Jacquet River St. Andrews " Charlotte
 Moncton St. George " Street
Prince Edward Island
 Charlottetown Summerside
Quebec
 Montreal New Carlisle (sub. Paspebiac Quebec
 New Richmond to Paspebiac) Port Daniel
Ontario
 Arnprior Ingersoll Toronto Toronto
 Barrie London " King St. W. " Queen &
 Belmont Merriton " Bloor & St. Church
 Berlin Ottawa " Clarens Welland
 Brantford Peterborough " Bloor & Weston
 Hamilton Port Arthur " Spadina Woodstock
 Harrietsville St. Catharines " Don
 (sub. to Belmont) St. Jacob's " Dundas St.
Manitoba **Alberta**
 Winnipeg Calgary Edmonton
Saskatchewan
 Regina Saskatoon Prince Albert
British Columbia
 Vancouver Vancouver Victoria
 Granville Street Hastings Street
Newfoundland
 Bonavista Carbonear Harbor Grace Twillingate
 Burin Grand Bank St. John's
West Indies **CUBA** **PORTO RICO**
 Black River Port Antonio Vibank Cienfuegos San Juan
 Kingston Port Maria Wolsley Havana
 Mandeville Savanna-la-Mar Yorkton
 Montego Bay St. Ann's Bay
United States
 BOSTON..... R. C. WILLIAMSManager
 CHICAGO..... W. H. DAVIESManager
 NEW YORK AGENCY (48 Wall St) W. CALDWELL.....Agent

CORRESPONDENTS

Great Britain
 THE LONDON JOINT STOCK BANK LIMITED. ROYAL BANK OF SCOTLAND
France—CREDIT LYONNAIS. Germany—DRESDNER 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
ONTARIO
 Toronto (10 offices)
 Allandale
 Barrie
 Berlin
 Bradford
 Brantford
 Brockville
 Burford
 Cardinal
 Cobalt
 Cobourg
 Colborne
 Coldwater
 Collingwood
 Copper Cliff
 Creemore
 Dorchester
 Elmvale
 Galt
 Gananoque
 Hastings
 Havelock
 Keene
 Kingston
 London (4 offices)
 Lyndhurst
 Millbrook
 Milton
 Newmarket
 Norwood
 Oakville
 Oil Springs
 Omemee
 Ottawa
 Cobourg
 Parry Sound
 Penetanguishene
 Peterboro
 Petrolia
 Porcupine
 Port Hope
 Preston
 St. Catharines
 Sarnia
 Shelburne
 Stayner
 Sudbury
 Thornbury
 Wallaceburg
 WATERLOO
 Welland
 Wyoming
BRITISH COLUMBIA
 Vancouver (2 offices)
 Merritt
 New Westminster
SASKATCHEWAN
 Bredenbury
 Churchbridge
 Colonsay
 Elstow
 Glenavon
 Kennedy
 Kipling
 Langenburg
 Montmartre
 Mortlach
 Pelly
 Preeceville
 Springside
 Summerberry
 Stenen
QUEBEC
 Montreal (6 offices)
 Maisonneuve
 Gaspe
 St. Lambert
MANITOBA
 Winnipeg (2 offices)
 Benito
 Cartwright
 Pilot Mound
 Portage la Prairie
 Rosburn
 Swan River
 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.