

The Chartered Banks.

BANK OF MONTREAL.

(ESTABLISHED 1817.)

Incorporated by Act of Parliament.

Capital (all paid up) \$12,000,000.00
Reserved Fund. - 8,400,000.00
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.
W. S. Clonston, Inspector of Branch Returns.
F. W. Taylor, Assistant Inspector.
James Ald, Secretary.

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.
Brookville, " Sarnia, " Calgary, Alta.
Chatham, " Stratford, " Lethbridge, Alta.
Collingwood, " St. Mary's, " Raymond, Alta.
Cornwall, " Toronto, " Regina, Am's.
Deseronto, " Wallaceburg, " Greenwood, B.C.
Ft. William, " Montreal, Que. New Denver, B.C.
Goderich, " Quebec, " New Westminster, B.C.
Guelph, " Chatham, N.B.
Hamilton, " Fredericton, N.B. Rossland, B.O.
Kingston, " Moncton, N.B. Vancouver, B. C.
Lindsay, " St. John, N.B. Vernon, "
London, " A. Albert, N.B. Victoria, "
Ottawa, " Glace Bay, N.S.
Paris, "

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.O.
Alex. Lang, Man.

IN THE UNITED STATES:

New York—R. Y. Hebdon and J. M. Greata, Agents, 59 Wall Street.
Chicago—Bank of Montreal, J. W. de C. O'Grady, manager.

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. Moore & 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 - \$2,500,000
Reserve Fund - 2,600,000

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.

DUNCAN COULSON, - General Manager.
Joseph Henderson, - Assistant General Manager

BRANCHES:

Toronto, Collingwood, Petrolia,
" King St. W. Br. Copper Cliff, Port Hope.
Montreal, Elmville, Rossland, B. C.
" Pt. St. Charles Gananoque, Sarnia.
Barrie, London, Stayner.
Brookville, London East, St. Catharines.
Cobourg, Peterboro, Wallaceburg.
Gaspé Basin P.Q., Thornbury, Ont., Cremore, Ont.,
Millbrook, Ont., Sudbury, Ont.

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, 365,000 stg.
Head Office, 5 Gracechurch St., London, E.C.
A. G. Wallis, W. S. Goldby, Secretary, 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, Manager.

Head Office in Canada, St. James Street, Montreal.

H. STIKEMAN, General Manager.

J. R. LMSLY, Supt. of Branches.

H. B. MACKENZIE, Inspector.

BRANCHES IN CANADA:

London, Ont., Ottawa, Ont., Winnipeg, Man.
Brantford, " Montreal, Que., Brandon, "
Hamilton, " Quebec, " Ashcroft, B. O.
Toronto, " Halifax, N.S., Greenwood, "
Kingston, " St. John, N.B., Victoria, "
Midland, " Fredericton, N.B., Vancouver, "
Fenelon, " Dawson City, Rossland, "
Falls, " Y.T. Esau, "

DRAFTS ON SOUTH AFRICA MAY BE OBTAINED AT THE BANK'S BRANCHES.

Agencies in the United States.

New York (62 Wall St.)—W. Lawson and J. O. Welsh, Agents.

San Francisco (129 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, India, China and Japan—Mercantile Bank of India, Limited.

West Indies—Colonial Bank. Paris—Messrs. Marcuard et Cie. 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, all paid-up, \$2,500,000
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. Chisham, Asst. Inspectors

BRANCHES:

Acton, Que. Knowlton, Que. Revelstoke B.C.
Alvinston Ont. London, Ont. Ridgetown, Ont.
Arthabaska, Meaford, Ont. Simcoe, "
ville Que. Montreal. Smith's Falls, O.
Aylmer, Ont. " St. Catherine, Sorel, Que.
Brookville, Ont. " St. Brant, St. Thomas, Ont.
Calgary, Alberta, " Mrkt' & Harb' Toronto, "
Chesterville, Ont. " Branch, Toronto Jct. "
Chicoutimi, Que. Jacques Cart. Trenton, "
Clinton, Ont. " Square, Vancouver, B. C.
Exeter, " Morrisburg, Ont. Victoriaville, Q.
Frazerville, Que. Norwich, " Waterloo, Ont.
Hamilton, Ont. Ottawa, " Winnipeg, Man.
Hensall, " Owen Sound, " Woodstock, Ont.
Highgate, " Port Arthur, "
Iroquois, " Quebec, P.Q.,
Kingsville, "

AGENTS IN GREAT BRITAIN COLONIES.

London, Liverpool—Parr's Bank, Ltd.
Ireland—Munster and Linstear 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, \$2,481,000
Reserve Fund, 2,500,000

HEAD OFFICE: HALIFAX, N.S.

BOARD OF DIRECTORS:

Thos. E. Keany, Esq., - President.
Thomas Ritchie, Esq., - Vice-President.
Wiley Smith, Esq., H. G. Bauld, Esq.,
Mon. 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. Picton, N.S.
Bridgewater, N.S. Port Hawkesbury, N.S.
Charlottetown, P.E.I. Rexton, N.B.
Dalhousie, N.S. 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. Shubenscade, N.E.
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. Westmeunt, 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. Germany, Dresdner Bank. Germany, Directioner der Disconto Gesellschaft. Spain, Credit Lyonnais. China and Japan, Hong Kong & Shanghai Banking Corporation. Belgium, Banque Centrale Anversoise. Australia, Bank of New South Wales. New York, Chase National Bank. New York, First National Bank. New York, Blair & Co. Boston, National Shawmut Bank. Chicago, Illinois Trust and Savings Bank. San Francisco, First National Bank. San Francisco, Nevada National Bank. Portland, Ore., First National Bank. Seattle, Washington National Bank. Spokane, Exchange National Bank. Spokane, Spokane and Eastern Trust Co. Buffalo, Marine National Bank of Buffalo.

ST. STEPHEN'S BANK.

Incorporated 1886.

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, 800,000
Capital Paid-up, 415,000
Reserve, 150,000

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, Elmville, Paisley, Penetanguishene, Pickering, Port Perry, Ont., Tavistock, Ont. Port Perry, Ont., Tavistock, 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, \$425,000.

DIRECTORS:

George R. R. Cockburn, Esq., - President.
Donald Mackay, Esq., - Vice-President.
Hon. J. C. Aikins, A. S. Irving, Esq.,
R. D. Perry, Esq., Hon. R. Harcourt,
R. Grass, Esq.

CHARLES MCGILL, General Manager.

BRANCHES:

Arliston, Port William, Ottawa,
Aurora, Kingston, Peterboro,
Rowanville, Lindsay, Port Arthur,
Buckingham, Q., Montreal, Sudbury,
Cornwall, Mount Forest, Tweed,
Collingwood, Newmarket.

Scott and Wellington Streets

Toronto: 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—Elliot National Bank.

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Paid-up Capital
Rest.

HOW. GEO. A. ROBERT KILG
Jas. Crathern,
John Hoek
Matthew Leggat,
Frederic Nicholls,
A.
B. E. WAL
J. H. PLUM
A. H. Ireland, CHI
BRANCHES OF

Ayr Dundee
Barrie Dunnville
Belleville Fort F
Berlin Galt
Blenheim Goderich
Brantford Guelph
Cayuga Hamilton
Chatham London
Collingwood Orange
Dresden Ottawa
Quebec:
Montreal
Man. & N.W.T.
Calgary Grandvill
Carman Medicine
Dauphin Moosomin
Edmonton Neepawa
Elgin Swain River
Gilbert Treherm
Plains Winnip
In Great Brita
E. C. S. Cameron A
In the United S
Cisco, Cal. Portlan
way, Alaska.
Bankers in Gr
England; The Ban
Limited; The Union
Limited.
Bankers and Ch
The American E
York; The North
The Bank of Nova
Shawmut Bank. I
Bank, Buffalo; The
New Orleans; The I

Traders E
(Incorporated)
Capital Paid Up,
Reserve Fund,
C. D. Warren
Hon. J. R. STR
John Drynan, Esq.
Toronto.
C. S. WIL
W. J. STR
Head Office,
H. S. STRATHY,
J. A. M. ALLEY,
Arthur, Ont., In
Aylmer, Le
Bestor, Le
Burlington, Ne
Drayton, Ne
Dutton, Ont
Elmira, Ow
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Reserve Fund,
F. X. ST. CHARLES,
President.
Hon. J. D. Rollan
and Alphe
M. J. A. PRENDERGAS
C. A. GIBOUTX,
E. A. BERTRAND,
O. E. DORAIS
Head C
BRANCHES—Jolietto,
Louisville, P. Q.
Quebec, P. Q.
Sherbrooke, P. Q.
Valleyfield, P. Q.
Yankleok Hill, Ont.
Winnipeg, Man.
CORRESPONDENTS—
of N. America, Nat'l
ders' National Bank,
Ladenburg, Thalmann
Ickelhelmer & Co., M.M.
International Trust Co.
tion, National Shawmut
National Bank, The F.
Philadelphia, Nationa
Trust and Savings Ban
Bank (Limited), Cred
Industriel & Commer
compte de Paris, Lon
Comptoir National d
France, C dit Lyonna
che B. & K., Berlin, Ger
Priv. des Pays Aut
Banque de Rotterdam.
Letters of Credit issued a
street on deposits allow