BANKS

The Royal Bank of Canada.

INCORPORATED 1869.

HEAD OFFICE: HALIFAX, N.S.

Capital Paid Up $2,000,000. Reserve Fund, $1,700,000

Directors: THOMAS E. KENNY, Esq., President. THOMAS RITCHIE, Esq., Vice-President. WILEY SMITH, Esq. H. G. BAULD, Esq. HON. DAVID MACKEEN.

Chief Executive Office, Montreal, Que.

General Manager: EDSON L. PEASE. Superintendent of Branches: W. B. TORRANCE. Inspector: W. F. BROCK.

Branches and Agencies of the Bank.

In Nova Scotia.—Halifax, Antigonish, Bridgewater, Guysboro, Londonderry, Louisburg, C.B., Lunenburg, Maitland, Pictou, Port Hawkesbury, Shubenacadie, Sydney, C.B., Truro, Weymouth. **In New Brunswick**—St. John, Bathurst, Carraquet, Dalhousie, Dorchester, Fredericton, Moncton, Newcastle, Rexton, Sackville, Woodstock. **In Prince Edward Island.**—Charlottetown, Summerside. **In Ontario.**—Ottawa. **In Quebec.**—Montreal; Montreal, West End, Westmount. **In United States.**—New York, S. H. Voorhees, Agent; Republic, Wash. **In Cuba.**—Havana. **In British Columbia.**—Vancouver, Vancouver East End, Grand Forks, Nanaimo, Nelson, Rossland, Victoria. **In Newfoundland.**—St. John's.

The DOMINION BANK

CAPITAL, - - - $2,500,000.
RESERVE FUND, - $2,500,000.

Directors:

E. B. OSLER, *President.*
W. D. MATTHEWS, *Vice-President.*
T. Eaton, William Ince, James J. Foy, K.C.
W. R. Brock, A. W. Austin.

HEAD OFFICE, - - TORONTO.

Branches:

Belleville, Brampton, Cobourg, Gravenhurst, Guelph, Huntsville, Lindsay, Montreal, Napanee, Oshawa, Orillia, Seaforth, Uxbridge, Whitby, Winnipeg.
Queen Street West (Cor. Esther Street), Toronto
Queen Street East (Cor. Sherbourne), "
King Street East (Cor. Jarvis), "
Dundas Street (Cor. Queen), "
Spadina Avenue (Cor. College), "

Drafts on all parts of the United States, Great Britain and the Continent of Europe bought and sold.

Letters of Credit issued available in all parts of Europe, China and Japan.

T. C. EFFUCH, General Manager

THE BANK OF OTTAWA

ESTABLISHED 1874.

CAPITAL (paid Fully up **$2,000,000. REST $1,765,000**

BOARD OF DIRECTORS

CHARLES MAGEE, PRESIDENT. GEO. HAY, VICE-PRESIDENT
HON. GEO. BRYSON, ALEX FRASER. JOHN MATHER.
DAVID MACLAREN DENIS MURPHY.

HEAD OFFICE Ottawa, Canada

GEO. BURN, Gen. Manager, D. M. FINNIE, Ottawa Manager
L. C. OWEN, Inspecting Office

BRANCHES:

IN ONTARIO: Alexandria, Arnprior, Avonmore, Bracebridge, Carleton Place, Cobden, Hawkesbury, Keewatin, Kemptville, Lanark, Mattawa, Ottawa—Bank St., Rideau St., Somerset St., Parry Sound, Pembroke, Vankleek Hill, Winchester, Rat Portage, Renfrew, Smith's Falls, Toronto.

IN QUEBEC: Granby, Hull, Lachute, Montreal, Shawenigan Falls.

IN MANITOBA: Dauphin, Portage LaPrairie, Winnipeg

THE ONTARIO BANK.

NOTICE is hereby given that a Dividend of Three per cent. for the current half year, has been declared upon the Capital Stock of this Institution, and that the same will be paid at the Bank and its Branches, on and after

MONDAY, THE FIRST DAY OF DECEMBER NEXT.

The Transfer Books will be closed from the 17th to the 30th November, both days inclusive.

By order of the Board.

C. McGILL,
General Manager.

Toronto, 20th October, 1902.

THE BANK OF TORONTO.

DIVIDEND No. 93.

NOTICE is hereby given that a DIVIDEND OF FIVE PER CENT. and a BONUS OF ONE-HALF OF ONE PER CENT. for the current half year, upon the paid-up Capital of the Bank has this day been declared, and that the same will be payable at the Bank, and its Branches on and after Monday the first day of December.

THE TRANSFER BOOKS will be closed from the seventeenth to the twenty-ninth days of November, both days inclusive.

THE ANNUAL GENERAL MEETING OF SHAREHOLDERS will be held at the Banking House of the Institution on Wednesday, the fourteenth day of January next. The chair to be taken at noon.

By order of the Board,

D. COULSON,
General Manager.

The Bank of Toronto, Toronto,
29th October, 1902.

BANK OF NOVA SCOTIA

INCORPORATED 1832.

Capital Paid-up..... $2,000,000.00
Reserve Fund..... 2,800,000.00

HEAD OFFICE - - HALIFAX, N.S.

DIRECTORS.

JOHN Y. PAYZANT, President. CHARLES ARCHIBALD, Vice-President
R. L. BORDEN. G. S. CAMPBELL. J. WALTER ALLISON. HECTOR McINNES

GENERAL OFFICE, - TORONTO, Ont.

H. C. McLEOD, General Manager. D. WATERS, Chief Inspector.
Geo. Sanderson, Inspector. W. Caldwell, Chief Accountant.

BRANCHES.

In Nova Scotia—Amherst, Annapolis, Bridgetown, Dartmouth, Digby, Glace Bay, Granville Ferry, Halifax, Kentville, Liverpool, New Glasgow, North Sydney, Oxford, Parrsboro, Pictou, Pugwash, Stellarton, Sydney Mines, Westville, Yarmouth.

In New Brunswick—Campbellton, Chatham, Fredericton, Moncton, Newcastle, Port Elgin, St. John, St. Stephen, St. Andrews (sub. to St. Stephen), Sussex, Woodstock.

In Manitoba—Winnipeg.

In Prince Edward Island—Charlottetown and Summerside.

In Quebec—Montreal and Paspebiac.

In Ontario—Arnprior, Berlin, Ottawa and Toronto.

In Newfoundland—Harbor Grace and St. John's.

In West Indies—Kingston, Jamaica.

In United States.—Boston, Mass. and Chicago, Ill.

IMPERIAL BANK OF CANADA

CAPITAL AUTHORIZED - - $4,000,000
CAPITAL PAID UP - - - 2,868,932
REST ACCOUNT - - - 2,438,595

DIRECTORS.

J. R. MERITT, - President. D. R. WILKIE, - Vice-President,
WILLIAM RAMSAY. ROBERT JAFFRAY. T. SUTHERLAND STAYNER
ELIAS ROGERS. WM. HENDRIE.

HEAD OFFICE. - - - - - - TORONTO.

D. R. WILKIE, General Manager, E. HAY, Ass't General Manager
W. MOFFAT, Chief Inspector

BRANCHES IN ONTARIO.

Essex, Fergus, Galt, Hamilton, Ingersoll, Listowel, Niagara Falls, North Bay, Ottawa, Port Colborne, Rat Portage, St. Catharines, Sault Ste. Marie, St. Thomas, Toronto, Welland, Woodstock

BRANCH IN QUEBEC, MONTREAL.

BRANCHES IN NORTH WEST and BRITISH COLUMBIA

Brandon, Man., Prince Albert, Sask., Rosthern, Sask., Regina, Assa., Strathcona Alta., Nelson, B.C., Portage La Prairie, Man., Edmonton, Alta., Ferguson, B.C., Golden, B.C. Calgary, Alta, Wetaskiwin, Alta., Winnipeg, Man., Vancouver, B.C., Victoria, B.C., Revelstoke, B.C.

AGENTS—London, Eng., Lloyd's Bank, Ltd. New York, Bank of Montreal Bank of America. Paris France, Credit Lyonnais.

Letters of credit issued negotiable at Branches of the Standard Bank South Africa, Limited, in Transvaal, Cape Colony, Natal, Rhodesia.

Established 1825 THE Incorporated 1873

HALIFAX BANKING CO'Y.

Capital Paid Up, $600,000. - Reserve Fund, $500,000

Head Office, Halifax, N. S.

Board of Directors.

ROBIE UNIACKE, Esq., President; C. WILLOUGHBY ANDERSON, Esq., V.-P.
JOHN MACNAB, Esq., W. J. G. THOMSON, Esq., W. N. WICKWIRE, Esq., M.D
H. N. WALLACE, Cashier. A. ALLAN, Inspector.

Branches.

Amherst N.S	Canning, N.S.	New Glasgow N.S.	Shelburne, N.S.
Antigonish, "	Lockeport, "	Parrsboro, "	Springhill, "
Berrington, "	Lunenburg, "	Sackville, N.B.	Truro, "
Bridgewater, "	Middleton, "	Saint John, "	Windsor, "

Correspondents.

London, Paris Bank, Limited; New York, Fourth National Bank; Boston Suffolk National Bank; Dom. of Canada, The Molsons Bank and Branches