

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. B. MACKENZIE, General Manager.

JAMES ANDERSON, Superintendent of Branches.

H. A. HARVEY, Superintendent of Eastern Branches, Montreal.
J. McEACHERN, Superintendent of Central Branches, Winnipeg.
O. R. ROWLEY, Chief Inspector. E. STONHAM, Asst. Secretary.
J. H. GILLARD and N. V. R. HUUS, Asst. Inspectors, Montreal
A. S. HALL, Assistant Inspector, Winnipeg.

BRANCHES IN CANADA

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

AGENCIES IN THE UNITED STATES, ETC.

NEW YORK—52 WALL STREET—H. M. J. McMichael and W. T. Oliver, Agts.
SAN FRANCISCO—264 CALIFORNIA ST.—G. B. Gerrard and A. S. Ireland, Agts.
BOSTON—Merchants National Bank. CHICAGO—Merchants Loan & Trust Co.
MINNEAPOLIS—Security National Bank. SEATTLE—Dexter Horton National Bk.
FOREIGN AGENTS—LONDON, Eng.—The Bank of England and Messrs.
Glyn & Co. LIVERPOOL, Eng.—Bank of Liverpool, Ltd. SCOTLAND—
National Bank of Scotland, Limited, and Branches. IRELAND—National
Bank, Limited, and Branches; Provincial Bank of Ireland, Limited, and
Branches. GERMANY—Deutsche Bank and Branches. PARIS & LYONS—
Credit Lyonnais. AUSTRALIA—Union Bank of Australia, Ltd., and Branches.
NEW ZEALAND—Union Bank of Australia, Limited, and Branches. INDIA,
CHINA, and JAPAN—Mercantile Bank of India, Ltd., and Branches; Hong
Kong and Shanghai Banking Corporation, and Branches. WEST INDIES—
Colonial Bank, and Branches.
DRAFTS, MONEY ORDERS. CIRCULAR LETTERS OF CREDIT, AND TRAVELLERS'
CHEQUES ISSUED NEGOTIABLE IN ALL PARTS OF THE WORLD. AGENTS IN
CANADA FOR THE COLONIAL BANK, LONDON AND WEST INDIES.

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
William Stone Robert Reford Hon. C. S. Hyman Nicholas Bawlf
J. L. Englehart John Macdonald A. E. Gooderham F. S. Meighen
THOS. F. HOW, General Manager T. A. BIRD, Inspector

BRANCHES

ONTARIO Toronto (10 offices) Millbrook BRITISH COLUMBIA Stenen
Allandale Milton Vancouver Vibank
Barrie Newmarket (2 offices) Wolsley
Berlin Norwood Merritt Yorkton
Bradford Oakville New Westminster QUEBEC
Brantford Oil Springs Montreal (6 offices)
Brockville Omeme Maisonneuve
Burford Ottawa Gaspe
Cardinal Parry Sound St. Lambert
Cobalt Penetanguishene Colonsay
Cobourg Peterboro Churchbridge
Colborne Petrolia Elstonsay
Coldwater Porcupine Glenavon
Collingwood Port Hope Gravelbourg
Copper Cliff Preston Kennedy
Creemore St. Catharines Kipling
Dorchester Sarnia (2 offices) Lafeche
Elmvale Shelburne Langenburg
Galt Stayner Lemberg
Gananoque Stratford Montmartre
Hastings Sudbury Mortlach
Havelock Thornbury Odessa
Keene Wallaceburg Pelly
Kingston Waterloo Preeceville
London (4 offices) Welland Springside
Lyndhurst Wyoming Summerberry

BANKERS—London, England: The London City and Midland Bank, Limited
New York: National Bank of Commerce. Chicago: First National Bank

The Bank of Nova Scotia

Capital Paid Up \$4,642,450 INCORPORATED 1832 Reserve Fund \$8,399,430

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, Oxford Truro
Annapolis Royal Hollis St. Pictou Westville
Antigonish North End River Hebert Whitney Pier
Bridgetown Kentville Stellarton Windsor
Canning Liverpool Sydney
Dartmouth New Glasgow Sydney Mines
Digby New Waterford Trenton (sub. to
Glace Bay North Sydney New Glasgow)

New Brunswick

Campbellton Moncton St. George St. Stephen
Chatham Newcastle St. John Sussex
Fredericton Port Elgin " Prince Wil-
Gagetown Sackville " liam Street
Jacquet River St. Andrews " Charlott St.

Prince Edward Island

Charlottetown Summerside

Quebec

Montreal New Carlisle (sub. Paspebiac Quebec Ville St. Pierre
New Richmond to Paspebiac) Port Daniel Westmount

Ontario

Arnprior (sub. to Belmont) Toronto Toronto
Barrie London " King St. W. " Queen &
Belmont Merriton " Bloor & St. Church
Berlin Ottawa " Clarens " St. Patrick-
Brantford Peterborough " Bloor & Spadina
Fort William Port Arthur " Spadina Welland
Hamilton St. Catharines " Don Weston
Harrisville St. Jacob's " Dundas St. Woodstock

Manitoba

Winnipeg

Alberta

Calgary Lethbridge Edmonton
West End, Calgary

Saskatchewan

Kamsack Moose Jaw Regina Saskatoon Prince Albert
West Side, Saskatoon

British Columbia

Vancouver Vancouver Victoria
Granville Street Hastings Street

Newfoundland

Bell Island Burin Grand Bank St. John's
Bonavista Carbonear Harbor Grace Twillingate

West Indies

JAMAICA CUBA PORTO RICO
Black River Port Antonio Cienfuegos San Juan
Kingston Port Maria Havana
Mandeville Savanna-la-Mar
Montego Bay St. Ann's Bay

United States

BOSTON..... R. C. WILLIAMS Manager
CHICAGO W. H. DAVIES Manager
NEW YORK AGENCY (48 Wall St) W. CALDWELL..... Agent

CORRESPONDENT'S

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 Standard Bank of Canada

Established 1873 108 Branches
Capital (Authorized by Act of Parliament) - \$5,000,000.00
Capital Paid-up - 2,346,000.00
Reserve Fund and Undivided Profits - 3,007,383.58

DIRECTORS—

W. F. COWAN, President WELLINGTON FRANCIS, K.C., Vice-President
W. F. Allen, F. W. Cowan, H. Langlois, T. H. McMillan

HEAD OFFICE - TORONTO, Ont.

GEO. P. SCHOLFIELD, General Manager.
J. S. LOUDON, Assistant General Manager.

SAVINGS BANK DEPARTMENT AT ALL BRANCHES

Orders for The Monetary Times 1913 Annual
Review are now being taken—50 cts. per copy