BANKS

THE ROYAL BANK OF CANADA.

Capital Paid-up, $2,887,870
Reserve Funds, - 3,016,279
Head Office, Halifax, N.S.

BOARD OF DIRECTORS:

Thos. E. Kenny, Esq., President
Thos. Ritchie, Esq., Vice-Pres't
Wiley Smith, Esq., H. G. Bauld, Esq., Hon. David Mackeen.

Chief Executive Office, Montreal, Que.

E. L. Pease, General Manager; W. P. Torrance, Superintendent of Branches; W. F. Brock, Inspector.

Branches.

Antigonish, N.S.			
Bathurst, N.B.			
Bridgewater, N.S.	Louisburg, C.B.	Pictou, N.S.	Sidney, Victoria
Charlottetown, PEI	Lunenburg, N.S.	Pt. Hawkesbury, N.S.	Toronto, Ont.
Chilliwack, B.C.	Maitland, N.S.	Rexton, N.B.	Truro, N.S.
Dalhousie, N.B.	Moncton, N.B.	Rossland, B.C.	Vancouver, B.C.
Dorchester, N.B.	Montreal, Que.	Sackville, N.B.	Vancouver, East End, B.C.
Edmundston, N.B.	Montreal, West End	St. John, N.B.	
Fredericton, N.B.	Nanaimo, B.C.	St. John's, Nfd.	Victoria, B.C.
Grand Forks, B.C.	Nelson, B.C.	Shubenacadie, N.S.	Westmount, P.Q.
Guysboro, N.S.	Newcastle, N.B.	Summerside, P.E.I.	Weymouth, N.S.
Halifax, N.S.	Ottawa, Ont.	Sydney, C.B.	Woodstock, N.B.
Londonderry, N.S.	Pembroke, Ont.		

Agencies in Havana and Santiago de Cuba, Cuba; New York, N. Y.; and Republic, Wash.

The DOMINION BANK.

CAPITAL $2,983,865.00
RESERVE FUND $2,983,865.00

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,	Guelph,	Napanee,	Uxbridge,
Brampton,	Huntsville,	Oshawa,	Whitby,
Cobourg,	Lindsay,	Orillia,	Winnipeg.
Gravenhurst,	Montreal,	Seaforth,	

Queen Street West (Cor. Esther Street), Toronto.
Queen Street East (Cor. Sherborne), "
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. BROUGH, General Manager.

THE BANK OF OTTAWA.

CAPITAL (Fully Paid Up) ... $2,000,000.00
REST 1,865,000.00

BOARD OF DIRECTORS.

GEO. HAY, President. DAVID MACLAREN, Vice-President.
Henry Newell Bate, John Burns Fraser, Hon. George Bryson,
John Mather, Henry Kelly Egan, Denis Murphy, George Halsey Perley.

Head Office, OTTAWA, ONTARIO.

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

BRANCHES.

Alexandria, Ont.	Hawkesbury, Ont.	Ottawa, Ont.	Rat Portage, Ont
Arnprior, Ont.	Keewatin, Ont.	" Bank St.	Regina, N.W.T.
Avonmore, Ont.	Kemptville, Ont.	" Rideau St.	Renfrew, Ont
Bracebridge, Ont.	Lachute, Que	Somerset St.	Shawinigan Falls, Que.
Carleton Place, Ont.	Lanark, Ont.	Parrysound, Ont.	
Carp, Ont.	Mattawa, Ont.	Pembroke, Ont.	Smiths Falls, Ont
Cobden, Ont.	Montreal, Que.	Portage la Prairie, Man.	Toronto, Ont.
Dauphin, Man.	Maxville, Ont.		Vankleek Hill, Ont
Emerson, Man.	North Bay, Ont.	Prince Albert, Sask.	Winchester, Ont.
Fort Coulonge, Que			Winnipeg, Man.
Granby, Que.			

Agents in Canada, BANK OF MONTREAL.

FOREIGN AGENTS: New York—Agents Bank of Montreal, National Bank of Commerce, Merchants National Bank. Boston—National Bank of the Republic, Colonial National Bank, Massachusetts National Bank. Chicago—Bank of Montreal. St. Paul—Merchants National Bank. London—Parr's Bank, Limited. France—Comptoir National D'Escompte de Paris. India, China and Japan—Chartered Bank of India, Australia and Japan.

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 TUESDAY, 1st 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, 22nd October, 1903.

THE BANK OF TORONTO.

DIVIDEND No. 95.

Notice is hereby given that a dividend of Five 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 Tuesday the first day of December.

The Transfer Books will be closed from the sixteenth to the thirtieth 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 thirteenth 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, 28th of October, 1903.

BANK OF NOVA SCOTIA.

INCORPORATED 1832.

Capital Paid-up $2,000,000.00
Reserve Fund 3,000,000.00

HEAD OFFICE, HALIFAX.

DIRECTORS.

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

General Manager's Office, TORONTO, ONT.

H. C. McLEOD, General Manager. D. WATERS, Supt. Branches.
Geo. Sanderson, Inspector. W. Caldwell, Inspector.

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. Andrews, St. George, St. John, St. Stephen, Sussex, Woodstock.

In Manitoba and N. W. T.—Edmonton, Strathcona, Winnipeg.

In Prince Edward Island—Charlottetown and Summerside.

In Quebec—Montreal and Paspebiac.

In Ontario—Arnprior, Berlin, Hamilton, 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 2,988,300
REST ACCOUNT 2,650,000

DIRECTORS.

T. 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.

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

BRANCH IN QUEBEC,
MONTREAL.

BRANCHES IN MANITOBA, NORTHWEST & BRITISH COLUMBIA.

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

Winnipeg, Man., North End.

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 of South Africa, Limited, in Transvaal, Cape Colony, Natal, Rhodesia.

THE INSURANCE and FINANCE *Chronicle*

PUBLISHED EVERY FRIDAY

At 160 St. James St., Montreal

R. WILSON-SMITH, Proprietor.