

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. Greenfields, 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.
BRANCHES IN CANADA:
MONTREAL, H. V. Meredith, Manager.
West End Branch.
St. Charles 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, Ass.
Deseronto, " "Yong. st. br. Greenwood, B.C.
Ft. William, " Wallaceburg, " Nelson, B. C.
Godolphin, " Montreal, Que. New Denver, B.C.
Guelp, " Quebec, " New Westminster, B.C.
Hamilton, " Chatham, N.B.
Kingston, " Fredericton, N.B. Rossland, B.C.
Lindsay, " Moncton, N.B. Vancouver, B. C.
London, " St. John, N.B. Vernon, "
Ottawa, " "Sherat, N.B. Victoria, "
Paris, " Glace Bay, N.S.

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.C. Alex. Lang, Man.

IN THE UNITED STATES:
New York—R. Y. Hebden and J. M. Greats, 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. Moors & 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, C. S. Hyman, M. P.
DUNCAN COULSON, - General Manager.
Joseph Henderson, - Assistant General Manager

BRANCHES:

Toronto, Creemore, Ont., Petrolia, " King St. W. E. Elmvale, Port Hope, Montreal, Gananoque, Rossland, B. C. " Pt. St. Charles Gaspé Basin, P. Q., St. Catharines, Sarnia, Brockville, London, East, Stayner, Cobourg, Millbrook, Ont., Sudbury Ont., Collingwood, Oakville, Thornbury Ont., Copper Cliff, Peterboro, Wallaceburg.

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 1858.
Incorporated by Royal Charter in 1840.
Paid up Capital, - £1,000,000 stg.
Reserve Fund, - 865,000 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. Whistman, M. G. C. Glyn.
Head Office in Canada, St. James Street, Montreal.

H. STIKEMAN, General Manager.
J. ELMSLY, Supt. of Branches.
H. B. MACKENZIE, Inspector.

BRANCHES IN CANADA:

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

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. C. 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.
New Zealand—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 FLEET, General Manager.
A. D. Durnford, Chief Inspector and Superintendent of Branches; W. H. Draper, Inspector.
H. Lockwood W. W. L. Chipman, Asst. Inspectors

BRANCHES:

Acton, Que. Knowlton, Que. Revelstoke B.C.
Alvins' on Ont. London, Ont. Ridgetown, Ont.
Arthabaska, Meaford, Ont. Simco, "
ville, Que. Montreal, Smith's Falls, O.
Aylmer, Ont. " St. Catherine, Sorel, Que.
Brockville, Ont. " St. Branch, St. Thomas, Ont.
Calgary, Alberta, " Mr. K't & Harb Toronto, "
Chesterville, Ont. " Branch, Toronto Jct. "
Chicoutimi, Que. Jacques Cart, Trenton "
Clinton, Ont. " Square, Vancouver, B. C.
Exeter, " Morrisburg, Ont. Victoria, B. C.
Fraserville, Que. " Norwich, " Waterloo, Ont.
Hamilton, Ont. " Ottawa, " Winnipeg, Man.
Hensall, " Owen Sound, " Woodstock, Ont.
Highgate, " " " " "
Iroquois, " Port Arthur, "
Kingsville, " Quebec, P. Q., " " "

AGENTS IN GREAT BRITAIN COLONIES,
London, Liverpool—Parr's Bank, Ltd.
Ireland—Munster and Leitner 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, - \$2,451,000
Reserve Fund, - 2,500,000
HEAD OFFICE: HALIFAX, N.S.
BOARD OF DIRECTORS:

Thos. E. Kenny, Esq., - President.
Thomas Ritchie, Esq., - Vice-President.
Wiley Smith, Esq., H. G. Bauld, Esq., Hon. David MacKeen.

CHIEF EXECUTIVE OFFICE, MONTREAL, QUE.
E. L. Paase, General Manager; W. B. Torrance, Superintendent of Branches; W. F. Brock, Inspector.

Antigonish, N.S. Pembroke, 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. Shubenacadie, N.S.
Halifax, N.S. Summerside, P.E.I.
Londonderry, N.S. Sydney, O.B.
Louisburg, O.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. Westmount, P.Q.
Nelson, B.C. Weymouth, N.S.
Newcastle, N.B. Woodstock, N.B.
Ottawa, Ont.
Agencies in Havana, Cuba; New York, N. Y.; and Republic, Washington.

CORRESPONDENTS:

Great Britain: Bank of Scotland; France: Credit Lyonnais; Germany: Deutsche Bank; Dredner Bank; Spain: Credit Lyonnais; China and Japan: Hong Kong and Shanghai Banking Corporation; New York: Chase National Bank; First National Bank; Blair & Co.; Boston: National Shawmut Bank; Chicago: Illinois Trust and Savings Bank; San Francisco: First National Bank; Nevada National Bank.

ST. STEPHEN'S BANK.

Incorporated 1856.
St. Stephen, N.B.
Capital, - \$200,000
Reserve, - 45,000
F. H. TODD, President.
J. F. GRANT, Cashier.

AGENTS:
London—Messrs. Glyn, 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, - 418,000
Reserve, - 150,000

BOARD OF DIRECTORS:

John Cowan, Esq., - President.
Renben 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, Elmavale, 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. Harecourt, R. Grass, Esq.
CHARLES MCGILL, General Manager.

BRANCHES:

Atkinson, Fort William, Ottawa,
Aurora, Kingston, Peterboro,
Rowmanville, Lindsay, Port Arthur,
Ruckingham, Q., Montreal, Sudbury,
Cornwall, Mount Forest, Trenton,
Collingwood, Newmarket, Tweed.
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.

THE C...

OF
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Best.
Hon. GEORGE
Jas. Crath
Matthew Les
Frederic Nich
B. E.
ALEXANDE
A. H. Ireland
BRANCHES

Ayr
Barrie
Belleville
Berlin
Blenheim
Brantford
Cayuga
Chatham
Collingwood
Dresden
Quebec
Montreal
Man. & Gr.
Calgary
Carman
Dauphin
Edmonton
Elgin
Gilbert
Plains
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Bankers in
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New Orleans; T
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Reserve Fund,
C. D. Wal
Hon. J. R.
John Drynan, B
Toronto.
C. S.
W. J.
Head Off
H. S. STRATH
J. A. M. ALLE

Arthur, Ont.,
Aylmer,
Beaton,
Burlington,
Dryton,
Dutton,
Elmira,
Glencoe,
Grand Valley,
Guelph,
Hamilton,
Great Britain—T
New York—The
Montreal—The Q

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F. X. St. CHARL
President.
Hon. J. D. Rol
and Al
M. J. A. PRENDER
C. A. GROUX,
E. A. BERTRAND,
O. E. DORAIS

BRANCHES—Joliet
Louisville, P. Q.
Quebec, P. Q.
Sorel, P. Q.
Sherbrooke, P. Q.
Valleyfield, P. Q.
Vankleek Hill, O.
Winnipeg, Man.
CORRESPONDENTS
of N. America, Nat
ders' National Ban
Ladenburg, Thalm
Ickelheimer & Co., J
International Trus
tion, National Shaw
National Bank, The
Philadelphia, Natl
Trust and Savings
Bank (Limited), Ch
Industrial & Comm
compte de Paris, L
Societe Generale, C
Comptoir National
France, C dt Lyon
France, C dt Lyon
Ch. k. Berlin, G
Banque de Rotterdam
Letters of Credit Issu
Interest on deposits