

CHARTERED BANKS.

Bank of New South Wales
AUSTRALIA Estd. 1817.

Paid-up Capital	£2,500,000
Reserve Fund	1,700,000
Reserve Liability of Proprietors	2,500,000
Aggregate Assets, 30th Sept., 1909, £38,181,084.	£6,700,000



Head Office—Sydney, New South Wales.
London Branch—64 Old Broad St., E.C.

The Bank has 283 Branches and Agencies, viz.:— 143 in New South Wales, 34 in Victoria, 43 in Queensland, 4 in South Australia, 8 in West Australia, 48 in New Zealand, 2 in Fiji, 1 in London, and has Agents and Correspondents all over the world. The Bank collects for and undertakes the Agency of other Banks; opens documentary and other Credits, and transacts every description of Australasian Banking business.

THE BANK OF BRITISH NORTH AMERICA

Established in 1836. Incorporated by Royal Charter in 1840.

Paid-up Capital \$4,866,666.66 Reserve Fund \$2,530,666.66

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. STIKEMAN, General Manager.

H. B. MACKENZIE, Supt. of Branches.

J. McEACHERN, Supt. of Central Branches, Winnipeg.

JAMES ANDERSON, Inspector. O. R. ROWLEY, Inspector of Br. Returns.
E. STONHAM, and J. H. GILLARD, Assistant Inspectors.

BRANCHES IN CANADA.

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

AGENCIES IN THE UNITED STATES, ETC.

New York—52 Wall Street—H. M. J. McMichael and W. T. Oliver, Agents.
San Francisco—264 California St.—G. B. Gerrard and A. S. Ireland, Agents.
Chicago—Merchants Loan and Trust Co.

Foreign Agents—LONDON BANKERS—The Bank of England and Messrs. Glyn & Co. 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, Limited. NEW ZEALAND—Union Bank of Australia, Limited. INDIA, CHINA, and JAPAN—Mercantile Bank of India, Limited. WEST INDIES—Colonial Bank. PARIS—Credit Lyonnais. LYONS—Credit Lyonnais. Drafts on South Africa and West Indies may be obtained at the Banks' Branches.

Issues Circular Notes for Travellers, Available in All Parts of the World. Agents in Canada for Colonial Bank, London and West Indies.

CHARTERED BANKS.

THE COMMERCIAL BANK OF SCOTLAND, Ltd.

Established 1810. Head Office: EDINBURGH.

Paid-up Capital,.....	£1,000,000
Reserve Fund,.....	£900,000
Pension Reserve Fund.....	£110,000

ALEX. BOGIE, General Manager JAS. L. ANDERSON, Secretary
ALEXANDER ROBB and GEORGE S. COUTTS, Joint Managers
General Banking Business transacted. Circular Notes, Drafts, and Letters of Credit issued, payable at banking houses in all parts of the world. With its 165 Branches located all over Scotland, the bank is in a very favorable position to deal with remittance and all other banking transactions on the best terms. The bank undertakes agency business for Colonial and Foreign Banks.

THE ROYAL BANK OF CANADA

Incorporated 1869

Capital Paid up - - - - \$6,200,000
Reserve and Undivided Profits - \$7,200,000

Board of Directors

- | | |
|---|------------------------------------|
| H. S. HOLT, Esq., President. | E. L. PEASE, Esq., Vice-President. |
| Wiley Smith, Esq., Hon. D. Mackeen, Jas. Redmond, Esq., | |
| F. W. Thompson, Esq., G. R. Crowe, Esq., D. K. Elliott, Esq., | |
| W. H. Thorne, Esq., Hugh Paton, Esq., T. J. Drummond, Esq., | Wm. Robertson. |

HEAD OFFICE, MONTREAL

E. L. Pease, General Manager; W. B. Torrance, Superintendent of Branches.
C. E. Neill and F. J. Sherman, Assistant General Managers.

BRANCHES—ONTARIO

- | | | | |
|--------------|--------------------|--------------------|------------------|
| Arthur | Galt | Niagara Falls | Sault Ste. Marie |
| Bowmanville | Guelph | Centre | South River |
| Burk's Falls | Hamilton | Oshawa | Tillsonburg |
| Chippawa | Hanover | Ottawa | Toronto |
| Clinton | Ingersoll & Putnam | Ottawa, Bank St. | Toronto, |
| Cobalt | Kenilworth | Ottawa, Market Br. | Dundas St |
| Cornwall | London | Pembroke | Bloor St. |
| Elmwood | Niagara Falls | Peterborough | Welland |
| Fort William | | | |

QUEBEC

- | | | |
|-------------------------|------------------------|--------------------------|
| Joliette and Rawdon | Montreal West | Quebec |
| Montreal | Montreal, Stanley St. | Westmount, Greene Ave. |
| Montreal, Seigneurs St. | Montreal, St. Paul | Westmount, Victoria Ave. |
| | Montreal, Laurier Ave. | |

NEW BRUNSWICK

- | | | | |
|-------------|---------------|-----------|---------------------|
| Bathurst | Edmundston | Moncton | St. John, North End |
| Campbellton | Fredericton | Newcastle | St. Leonards |
| Dalhousie | Grand Falls | Reston | Sackville |
| Dorchester | Jacquet River | St. John | Woodstock |

NOVA SCOTIA

- | | | | |
|--------------------|--------------------|-----------------|--------------|
| Amherst | Dominion | Londonderry | Sherbrooke |
| Annapolis Royal | Glace Bay | Louisburg | Shubenacadie |
| Antigonish | Guysboro | Lunenburg | Springhill |
| Aricat | Halifax | Mabou | Stellarton |
| Baddeck | Halifax, Bucking- | Maitland | Sydney |
| Barrington Passage | ham Street | Meteghan | Sydney Mines |
| Bear River | Halifax, North End | Middleton | St. Peter's |
| Berwick | Halifax, South End | New Glasgow | Truro |
| Bridgetown | Inverness | North Sydney | Weymouth |
| Bridgewater | Kentville | Parrsboro | Whitney Pier |
| Clarke's Harbor | Lawrencetown | Pictou | Windsor |
| Dartmouth | Liverpool | Port Hawkesbury | Wolfville |
| Digby | Lockeport | Port Morien | Yarmouth |

PRINCE EDWARD ISLAND

- Charlottetown Crapaud Summerside

NEWFOUNDLAND

- St. John's

SASKATCHEWAN

- | | | | | |
|---------|--------------------|-----------|---------------|----------|
| Brandon | Davidson | Lipton | Lumsden | Luseland |
| Plumas | Winnipeg | Moose Jaw | Prince Albert | Regina |
| | do. Grain Exchange | Saskatoon | Scott | |

MANITOBA

- | | | | |
|---------|----------|------------|------------|
| Calgary | Edmonton | Lethbridge | Morinville |
|---------|----------|------------|------------|

ALBERTA

- | | | | |
|---------------|-----------------|---------------|---------------|
| Port Moody | Kelowna | Prince Rupert | Vancouver— |
| Abbotsford | Ladner | Rossland | Fairview |
| Alberni | Ladysmith | Salmo | Hillcrest |
| Chilliwack | Nanaimo | Sardis | Mt. Pleasant |
| Cranbrook | Nelson | Vancouver— | Park Drive |
| Cumberland | New Westminster | Bridge Street | Robson St. |
| Courtenay and | North Vancouver | Cordova St. | Vernon |
| Union Wt. | Port Alberni | East End | Victoria |
| Grand Forks | | Granville St. | Victoria West |

BRITISH COLUMBIA

- | | | | |
|-----------|------------|-------------|------------------|
| Antilla | Cienfuegos | Havana— | Matanzas |
| Caibarien | Cardenas | Galiano St. | Sagua |
| Camaguey | Havana | Manzanillo | Santiago de Cuba |

CUBA

- | | | | | |
|----------|----------|-------|--------|-----------------------------|
| Mayaguez | San Juan | Ponce | Nassau | Port of Spain, San Fernando |
|----------|----------|-------|--------|-----------------------------|

PORTO RICO

- | | |
|------------|----------|
| BARBADOS | JAMAICA |
| Bridgetown | Kingston |

LONDON: 2 Bank Bldgs., Princes St., E.C. NEW YORK: 68 William St

The Bank of New Brunswick

HEAD OFFICE: ST. JOHN, N.B.

Capital (paid up) - - - - \$770,000.
Rest and Undivided Profits over \$1,400,000.

Branches in New Brunswick, Nova Scotia and Prince Edward Island.

R. B. KESSEN
General Manager.

Keep posted on the Canadian Banking System
by ordering and reading a copy of ECKARDT'S

Manual of Canadian Banking

Price \$2.50.

PUBLISHERS—

Monetary Times of Canada