

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.**
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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, Asst. Secretary. J. H. GILLARD and N. V. R. HUAS, Asst. Inspectors. 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. Keriisdale, B.C. St. John, N.B., Hay-
 Bobcaygeon, Ont. Kingston, Ont. market Square
 Boucherville, Que. Lamppan, Sask. St. John, N.B., Union
 Bow Island, Alta. Lillooet, B.C. Street
 Brandon, Man. London, Ont. St. Martins, N.B.
 Brantford, Ont. London, Market Sq. St. Stephen, N.B.
 Burdett, Alta. Longueuil, P.Q. Saltcoats, Sask.
 Cainsville, Ont. Lytton, B.C. Saskatoon, Sask.
 Calgary, Alta. Macleod, Alta. Semans, Sask.
 Campbellford, Ont. Midland, Ont. Toronto, Ont.
 Ceylon, Sask. Montreal, P.Q. Toronto, Ont., Bloor and
 Darlingford, Man. Montreal, St. Catherine Lansdowne
 Davidson, Sask. Street
 Dawson, Yukon Montreal, Rosemount Dufferin Sts.
 Duck Lake, Sask. North Battleford, Sask. Toronto, Ont., Royce Ave.
 Duncan, B.C. North Vancouver, B.C. Trail, B.C.
 Edmonton, Alta. " (Upp. Lonsdale Ave.) Vancouver, B.C.
 Estevan, Sask. Oak River, Man. Varennes, P.Q.
 Fenelon Falls, Ont. Ottawa, Ont. Verdun, P.Q.
 Fort George, B.C. Paynton, Sask. Victoria, B.C.
 Forward, Sask. Prince Rupert, B.C. Wakaw, Sask.
 Fredericton, N.B. Punnichy, Sask. Waldron, Sask.
 Girvin, Sask. Quebec, P.Q. Weston, Ont.
 Halifax, N.S. Quebec, St. John's Gate West Toronto, Ont.
 Hamilton, Ont., Quesnel, B.C. Winnipeg, Man.
 Victoria Ave. Raymore, Sask. Wynyard, Sask.
 Westinghouse Ave. Reston, Man. Yorkton, Sask.

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., & Branches. NEW ZEALAND—Union Bank of Australia, Limited, & Branches. INDIA, CHINA, and JAPAN—Mercantile Bank of India, Ltd., and Branches; Hong Kong and Shanghai Banking Corporation, & Branches. WEST INDIES—Colonial Bank, and Branches.

DRAFTS ON SOUTH AFRICA AND WEST INDIES MAY BE OBTAINED AT THE BANK'S BRANCHES
ISSUES CIRCULAR NOTES FOR TRAVELLERS, AVAILABLE IN ALL PARTS OF THE WORLD. AGENTS IN CANADA FOR COLONIAL BANK, LONDON AND WEST INDIES.

The Bank of Nova Scotia

Capital Paid Up \$4,000,400 INCORPORATED 1832 Reserve Fund \$7,500,000

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

New Brunswick
 Campbellton Newcastle St. John St. Stephen
 Chatham Port Elgin " Prince Wil- Sussex
 Fredericton Sackville " liam Street
 Jacquet River St. Andrews " Charlotte Woodstock
 Moncton St. George Street

Prince Edward Island
 Charlottetown Summerside
Quebec
 Montreal New Carlisle (sub. Paspebiac Quebec
 New Richmond to Paspebiac) Port Daniel

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

Manitoba **Alberta**
 Winnipeg Calgary Edmonton

Saskatchewan
 Regina Saskatoon Prince Albert

British Columbia
 Vancouver Vancouver Victoria
 Granville Street Hastings Street

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

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

CORRESPONDENTS
Great Britain
 THE LONDON JOINT STOCK BANK LIMITED. ROYAL BANK OF SCOTLAND
France—CREDIT LYONNAIS. Germany—DRESNER 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 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**
W. H. Beatty **Robert Reford** **Hon. C. S. Hyman** **Nicholas Bawlf**
William Stone **John Macdonald** **A. E. Gooderham** **F. S. Meighen**
THOS. F. HOW, General Manager **T. A. BIRD, Inspector**

BRANCHES
ONTARIO
 Toronto (10 offices) London (4 offices) Vibank
 Allandale Lyndhurst Wolseley
 Barrie Millbrook Yorkton
 Berlin Milton QUEBEC
 Bradford Newmarket Montreal (6 offices)
 Brantford Norwood (2 offices) Maisonneuve
 Brockville Oakville Merritt Gaspé
 Burford Oil Springs New Westminster St. Lambert
 Cardinal Omeme SASKATCHEWAN
 Cobalt Ottawa Bredenbury MANITOBA
 Cobourg Parry Sound Churchbridge Winnipeg (2 offices)
 Colborne Penetanguishene Colonsay Benito
 Coldwater Peterboro Elstow Cartwright
 Collingwood Petrolia Glenavon Pilot Mound
 Copper Cliff Creemore Kennedy Portage la Prairie
 Dorchester Preston Kipling Rosburn
 Elmvale St. Catharines Langenburg Swin River
 Galt Sarnia Montmartre Transcona
 Gananoque Shelburne Mortlach
 Hastings Stayner Pelly ALBERTA
 Havelock Sudbury Preeceville Calgary
 Keene Thornbury Springside Coronation
 Kingston Wallaceburg Stenen Lethbridge
 Mirror

BANKERS—London, England: The London City and Midland Bank, Limited
New York: National Bank of Commerce. Chicago: First National Bank
Collections made on the best terms and remitted for on day of payment

The Standard Bank of Canada

Established 1873 108 Branches
 Capital (Authorized by Act of Parliament) - \$5,000,000.00
 Capital Paid-up - 2,000,000.00
 Reserve Fund and Undivided Profits - 2,661,383.58

DIRECTORS—
W. F. COWAN, President. **FRED WYLD, Vice-President.** **W. F. Allen.**
W. Francis, F. W. Cowan, A. 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

When in London call on The Monetary Times, Grand Trunk Building, Cockspur St.