

CHARTERED BANKS

Bank of New South Wales

AUSTRALIA

Estd. 1817.

Paid-up Capital
Reserve Fund
Reserve Liability
of Proprietors
Aggregate Assets,
30th Sept., 1910,
£42,711,126



£2,817,660
1,872,695
2,817,660
£7,508,015

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

The Bank has 319 Branches and Agencies, viz.:—159 in New South Wales, 37 in Victoria, 47 in Queensland, 5 in South Australia, 11 in West Australia, 54 in New Zealand, 3 in Fiji, 2 in Papua, 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 \$2,652,333.33

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.

A. S. HALL, Assistant Inspector, Winnipeg.

BRANCHES IN CANADA.

Agassiz, B.C. Hamilton, Ont.
Alexander, Man. Westinghouse Ave.
Ashcroft, B.C. Hedley, B.C.
Battleford, Sask. Ituna, Sask.
Belmont, Man. Kaslo, B.C.
Bobcaygeon, Ont. Kelliher, Sask.
Bow Island, Alta. Kingston, Ont.
Brandon, Man. Lampman, Sask.
Brantford, Ont. Levis, P.Q.
Burdett, Alta. London, Ont.
Cainsville, Ont. London, Market Sq.
Calgary, Alta. Longueuil, P.Q.
Campbellford, Ont. Macleod, Alta.
Ceylon, Sask. Midland, Ont.
Darlington, Man. Montreal, P.Q.
Davidson, Sask. Montreal, St. Catherine
Dawson, Yukon. Street.
Duck Lake, Sask. North Battleford, Sask.
Duncans, B.C. North Vancouver, B.C.
Esteron, Sask. " (Lonsdale Ave.)
Fenelon Falls, Ont. Oak River, Man.
Fort George, B.C. Ottawa, Ont.
Forward, Sask. Paynton, Sask.
Fredericton, N.B. Prince Rupert, B.C.
Girvin, Sask. Punchnich, Sask.
Halifax, N.S. Quebec, P.Q.
Hamilton, Ont. Quebec, St. John's Gate
Hamilton, Ont. Quesnel, B.C.
Victoria Ave. Raymore, 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.

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

LONDON OFFICE: 62 Lombard Street, E.C.

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.
Cobalt Kenilworth Ottawa, Market Br.
Cornwall London Pembroke Dundas 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 Rexton Sackville
Dorchester Jacquet River St. John Woodstock

NOVA SCOTIA

Amherst Dominion Londonderry Sherbrooke
Annapolis Royal Glace Bay Lunenburg Shubenacadie
Antigonish Guysboro Lunenburg Springhill
Arlach 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 Lockport Port Morien Yarmouth

PRINCE EDWARD ISLAND

Charlottetown Crapaud Summerside

NEWFOUNDLAND

St. John's

MANITOBA

Brandon Winnipeg
Plumas do. Grain Exchange

SASKATCHEWAN

Davidson Lipton Lumsden Luseland
Moose Jaw Prince Albert Regina
Saskatoon Scott

ALBERTA

Calgary Edmonton Lethbridge Morinville

BRITISH COLUMBIA

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

CUBA

Antilla Cienfuegos Havana— Matanzas
Caibarien Cardenas Galiana St. Sagua
Camaguey Havana Manzanillo Santiago de Cuba

PORTO RICO

Mayaguez San Juan Ponce
BARBADOS
Bridgetown

BAHAMAS

Nassau Port of Spain, San Fernando

TRINIDAD

Kingston

NEW YORK: 68 William St

LONDON: 2 Bank Bldgs., Princes St., E.C.

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.

Manual of Canadian Banking

By H. M. P. ECKHARDT

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