

BANK OF MONTREAL

Established 1817.
 Incorporated by Act of Parliament
 Capital all Paid-up, \$12,000,000 00
 Reserved Fund .. 8,000,000 00
 Undivided Profits.. 435,698 00
 HEAD OFFICE.
MONTREAL

Board of Directors:

RT. HON. LORD STRATHCONA AND MOUNT ROYAL, G.C.M.G., President
 HON. G. A. DRUMMOND, Vice-President.
 A. T. Paterson, Esq. E. B. Greenshields, Esq. Sir William C. Macdonald.
 R. B. Angus, Esq. A. F. Gault, Esq. R. G. Reid, Esq. James Ross, Esq.
 E. S. CLOUSTON, General Manager.
 A. MACNIDER, Chief Inspector and Supt. of Branches.

BRANCHES IN CANADA.

Ontario
 Almonte
 Belleville
 Brantford
 Brockville
 Chatham
 Cornwall
 Collingwood
 Deseronto
 Fort William
 Goderich
 Guelph
 Hamilton
 Kingston
 Lindsay
 London

Ontario—Con.
 Ottawa
 Paris
 Perth
 Peterboro
 Sarnia
 Stratford
 St. Mary's
 Toronto
 " Yonge St. Br.
 Wallaceburg

Quebec
 Montreal
 " West End Br.
 " Seigneurs St.
 " Pt. St. Charles
 Quebec

Manitoba & N.W.
 Winnipeg, Man.
 Calgary, Alberta
 Lethbridge, Alta.
 Raymond, Alta.
 Regina, Assa.

Lower Prov.
 Chatham, N. B.
 Fredericton, N. B.
 Moncton, N. B.
 St. John, N. B.
 Amherst, N. S.
 Glace Bay, N. S.
 Halifax, N. S.
 Sydney, N. S.

British Col.
 Greenwood
 Nelson
 New Denver
 New Westminster
 Rossland
 Vancouver
 Vernon
 Victoria

Newfoundland
 St. John's, Nfld.—Bank of Montreal.
 BIRCHY COVE
 Bay of Islands

NEWFOUNDLAND—St. John's, Nfld.—Bank of Montreal.
 IN GREAT BRITAIN—London—Bank of Montreal, 22 Abchurch Lane, E. C.
 ALEXANDER LANG, Manager.

IN THE UNITED STATES—New York—R. Y. Hebden and J. M. Greata, agents 59 Wall
 Chicago—Bank of Montreal, J. W. DeC. O'Grady, Manager.
 BANCERS IN GREAT BRITAIN—London—The Bank of England. The Union Bank
 London. The London and Westminster Bank. The National Provincial Bank
 England. Liverpool—The Bank of Liverpool, Limited. Scotland—The British
 Company Bank, and Branches.
 BANCERS IN THE UNITED STATES—New York—The National City Bank. The Bank
 New York, N. B. A. National Bank of Commerce in New York. Boston—The Me
 chants' National Bank. J. B. Moors & Co. Buffalo—The Marine Bank,
 San Francisco—The First National Bank. The Anglo-Californian Bank.

The Canadian Bank of Commerce

HEAD OFFICE, - TORONTO

Paid-up Capital, \$8,000,000 Rest..... 2,500,000

DIRECTORS:

HON. GEO. A. COX, President. ROBERT KILGOUR, Esq., Vice-President.
 Jas. Crathern, Esq. W. B. Hamilton, Esq. Matthew Leggat, Esq.
 John Hoskin, Esq., K. C., L.L.D. J. W. Flavelle, Esq.
 A. Kingman, Esq. Hon. L. Melvin Jones Frederic Nicholls, Esq.
 B. E. WALKER, General Manager. J. H. PLUMMER, Ass't General Manager
 A. H. Ireland, Chief Inspector and Superintendent of Branches.

BRANCHES OF THE BANK IN CANADA

Ontario:
 Ayr Collingwood Hamilton St. Catharines Toronto Junction
 Barrie Dresden London Sarnia Walkerton
 Belleville Dundas Orangeville Sault Ste. Marie Walkerville
 Berlin Dunnville Ottawa Seaforth Waterloo
 Blenheim Fort Frances Paris Simcoe Warton
 Brantford Galt Parkhill Stratford Windsor
 Cayuga Goderich Peterboro Strathroy Woodstock
 Chatham Guelph Port Perry Toronto (8 offices)

Man. & N.W.T.:
 Montreal Medicine Hat
 Calgary Carman Moosomin
 Yukon Ter.: Dawson Dauphin Neepawa Fernie
 White Horse Edmonton Swan River Sandon
 Elgin Treherne Kamloops
 Gilbert Plains Winnipeg Ladysmith
 Grandview

British Columbia:
 Atlin Nanaimo
 Cranbrook Nelson
 Fernie New Westminster
 Greenwood Sandon
 Vancouver Victoria

In Great Britain:

London, 60 Lombard St., E. C. S. Cameron Alexander, Manager.

In the United States:

New York. San Francisco, Cal. Portland, Ore. Seattle, Wash. Skagway, Alaska.
 The Bank of England; The Bank of Scotland; Lloyds Bank Limited; The Union
 of London and Smiths Bank, Limited.
 BANCERS AND CHIEF CORRESPONDENTS IN THE UNITED STATES:
 The American Exchange National Bank, New York; The Northern Trust Company,
 Chicago; The Bank of Nova Scotia, Boston; The National Shawmut Bank, Boston;
 The Marine National Bank, Buffalo; The Commercial National Bank, New Orleans;
 The People's Savings Bank, Detroit.

BANK OF NOVA SCOTIA

INCORPORATED 1832.

CAPITAL PAID-UP, \$2,000,000. RESERVE FUND, \$2,800,000.

HEAD OFFICE, - - HALIFAX, N. S.

DIRECTORS:

JOHN Y. PAYZANT, President. CHAS. ARCHIBALD, Vice-President.
 R. L. BORDEN, G. S. CAMPBELL, J. W. ALLISON, HECTOR MCINNIS.

GENERAL MANAGER'S OFFICE, . TORONTO, ONT.

H. C. McLEOD, General Manager.

D. WATERS, Chief Inspector. GEO. SANDERSON, Inspector.

BRANCHES.

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.
New Brunswick—Campbellton, Chatham, Fredericton, Moncton, Newcastle, Port
 Elgin, St. John, St. Stephen, St. Andrews (sub to St. Stephen), Sussex, Woodstock.
Prince Edward Island—Charlottetown
 and Summerside.
Quebec—Montreal and Paspébiac.
Ontario—Amherst, Berlin, Hamilton
 Ottawa, Toronto.
Manitoba—Winnipeg.
Newfoundland—St. John's and Harbor
 Grace.
West Indies—Kingston, Jamaica
United States—Boston and Chicago.

THE MOLSONS BANK

Incorporated by Act of Parliament, 1855.
HEAD OFFICE - - MONTREAL
BOARD OF DIRECTORS:
 WM. MOLSON MACPHERSON, President. S. H. EWING, Vice-President.
 W. M. Ramsay Samuel Finlay J. P. Cleghorn H. Markland Molson, Lt.-Col. F. C.
 Henshaw. JAMES ELLIOT, General Manager.
 A. D. DURFORD, Chief Inspector and Supt. of Branches.
 W. H. DRAPER, Inspector. H. LOCKWOOD and W. W. L. CHIPMAN, Ass't Insp'rs

BRANCHES:
 Acton, Que. Hensall, Ont. Meaford, Ont. Sorel, P.O.
 Alvinston, Ont. Highgate, Ont. Morrisburg, Ont. St. Thomas, Ont.
 Arthabaskville, Que. Iroquois, Ont. Norwich, Ont. Toronto, Ont.
 Aylmer, Ont. Kingsville, Ont. Ottawa, Ont. Toronto Jact. Ont.
 Brockville, Ont. Knowlton, Que. Owen Sound, Ont. Trenton, Ont.
 Calgary, Alta. London, Ont. Port Arthur, Ont. Vancouver B.C.
 Chesterville, Ont. Montreal, Que. Quebec, Que. Victoria, B.C.
 Chicoutimi, Que. " St. Catherine Revestoke, B.C. Victoriaville, Que.
 Clinton, Ont. (St. Branch) Ridgetown, Ont. Waterloo, Ont.
 Exeter, Ont. Mar. & Harbor Br. Simcoe, Ont. Winnipeg, Man.
 Fraserville, Que. Jacques Cartier Sq. Smith's Falls, Ont. Woodstock, Ont.
 Hamilton, Ont.

AGENTS IN GREAT BRITAIN AND COLONIES—London and Liverpool—Parr's Bank,
 Limited. Ireland—Munster & Leinster Bank Limited. Australia and New Zealand—
 The Union Bank of Australia, Limited. South Africa—The Standard Bank of South
 Africa, Limited.

FOREIGN AGENTS—France—Societe Generale. 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' Nat. Bank, Nat. City Bank,
 Hanover Nat. Bank, The Morton Trust Co. Boston—State National Bank, Kidder, Pea-
 body & Company. Portland, Maine—Casco Nat. Bank, Chicago—First Nat. Bank, Cleve-
 land—Commercial Nat. Bank. Philadelphia—Fourth St. National Bank, Phil. National
 Bank. Detroit—State Savings Bank. Buffalo—Third National Bank. Milwaukee—
 Wisconsin Nat. Bank of Milwaukee. Minneapolis—First Nat. Bank. Toledo—Secor
 National Bank. Butte, Montana—First Nat. Bank. San Francisco—Canadian Bank of
 Commerce. Portland, Ore.—Can. Bk. of Commerce. Seattle, Wash.—Boston Nat. Bank.

Collections made in all parts of the Dominion, and returns promptly remitted at
 lowest rates of exchange. Commercial letters of Credit and Traveller
 Circular Letters issued, available in all parts of the world.

BANK OF BRITISH NORTH AMERICA

Established in 1836.

Incorporated by Royal Char-
 ter in 1840.

Paid-up Capital..... £1,000,000 Sterling
 Reserve Fund..... 365,000

HEAD OFFICE. - 5 GRACECHURCH STREET, LONDON, E C
 A. G. WALLIS, Secretary. W. S. GOLDBY, Manager.

COURT OF DIRECTORS:

J. H. Brodie. Richard H. Glyn. Geo. D. Whatman.
 John James Cater. E. A. Hoare. Frederic Lubbock.
 M. G. C. Glyn. H. J. B. Kendall. Henry R. Farrer.
 Head Office in Canada—St. James Street, Montreal
 H. STIKEMAN, General Manager. J. ELSLEY, Inspector.

BRANCHES IN CANADA

London, Ont. Ottawa, Ont. Winnipeg, Man. Rossland, B.C.
 Brantford, Ont. Montreal, Que. Brandon, Man. Vancouver, B.C.
 Hamilton, Ont. Quebec, Que. Ashcroft, B.C. Victoria, B.C.
 Toronto, Ont. St. John, N. B. Greenwood, B.C. Dawson City (Yukon Dis.)
 Midland, Ont. Fredericton, N. B. Kaslo, B.C.
 Kingston, Ont. Halifax, N.S.

Drafts on South Africa may be obtained at the Bank's Branches
AGENCIES IN THE UNITED STATES, Etc.
 New York—52 Wall Street—W. Lawson & J. C. Welsh, Agents.
 San Francisco—120 Sansome Street—H. M. J. McMichael and J. R. Ambrose, Agents.
 London Bankers—The Bank of England, 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, Limited,
 New Zealand—Union Bank of Australia, Limited. India, China and Japan—Mercantile
 Bank of India, Limited. West Indies—Colonial Bank. Paris—Messrs. Marcuard, Krau
 & Cie. Lyons—Credit Lyonnais.

The Dominion Bank.

Notice is hereby given that a Dividend of TWO AND ONE-HALF PER
 CENT. upon the Capital Stock of this Institution has been declared for
 the current Quarter—being at the rate of TEN PER CENT. PER ANNUM,
 and that the same will be payable at the Banking House in this City on and after

Monday, the Second Day of February Next.

The Transfer Books will be closed from the 21st to the 31st January next,
 both days inclusive.

By order of the Board.

T. G. BROUGH,
 Toronto, December 23rd, 1902. General Manager.

THE STANDARD BANK OF CANADA

Capital (authorized by
 Act of Parliament) \$2,000,000
 Capital Paid-up ... \$1,000,000
 Reserve Fund..... \$50,000

DIRECTORS

W. F. COWAN, President
 FRED. WYLD, Vice-President
 W. F. Allen A. J. Somerville
 T. R. Wood W. R. Johnston
 W. Francis

HEAD OFFICE, - TORONTO, Ont.

GEO. P. REID, General Manager
 J. S. LOUDON, Assistant General Manager and Inspector C. A. DENISON, Accountant

AGENCIES
 Alisa Craig Brighton Chatham Harriston
 Beaverton Brussels Colborne Kingston
 Bowmanville Campbellford Durham Lucan
 Bradford Cannington Forest Markham
 Brantford Cannington Forest Orono

BANKERS
 MONTREAL—Molsons Bank; Imperial Bank of Canada.
 NEW YORK—The Importers and Traders National Bank.
 LONDON, ENGLAND—The National Bank of Scotland.