

THE MERCHANTS BANK OF CANADA

Capital Paid-up... \$6,000,000
 Rest 2,900,000

Head Office,
MONTREAL.

Board of Directors:

President, H. MONTAGU ALLAN, Esq., Vice-President, JONATHAN HODGSON, Esq.,
 Directors—James P. Dawes, Esq. Alex. Barnet, Esq. Thos. Long, Esq.
 Chas. R. Hoerner, Esq. C. F. Smith, Esq. Hugh A. Allan, Esq. C. M. Hays, Esq.
 THOS. FYSHE, Gen'l Manager. E. F. HEBDEN, Supt. of Branches and Chief Insp't'r.

Branches in Ontario

Acton	Elora	Kincardine	Mildmay	Preston
Alvinston	Finch	Kingston	Mitchell	Renfrew
Athens	Galt	Lancaster	Napanee	St. George
Belleville	Gananoque	Leamington	Oakville	Stratford
Berlin	Gore Bay	Little Current	Ottawa	St. Thomas
Bothwell	Hamilton	London	Owen Sound	Tara
Brampton	Hanover	Lucan	Parkdale	Thamesville
Chatham	Hespeler	Markdale	Perth	Tilbury
Chealey	Ingersoll	Meaford	Prescott	Toronto
Crediton	Sub-Agency—Laredo (sub-agency to Gananoque).	Whitely (sub-agency to Leamington).	Walkerton	Watford
Creemore	"	Elgin (sub-agency to Westport).	Westport	Windsor
Delta	"			
Eganville				

Branches in Quebec

Beauharnois, Hull, Lachine, Mile End, Montreal, do. St. Catherine St. Branch do.
 East End Branch, do. St. Lawrence St. Branch; Quebec, Shawville, Sherbrooke, (sub-
 Agency Lachine Locks and Quyon), St. Cunegonde (Montreal), St. Jerome, St. Johns, St.
 Sauveur (de Quebec).

Branches in Manitoba and North-West Territories.

Brandon, Carberry, Carnduff, Edmonton, Gladstone, Lacombe, Leduc, Maple Creek, Medicine
 Hat, Macgregor, Morris, Neepawa, Oak Lake, Oids, Portage La Prairie, Red
 Deer, Souris, Westaskin, Whitecourt, Winnipeg, (sub. agency Grieswood, Alta.) Sub-
 Agency, Arden Man.)

IN UNITED STATES—New York Agency, 63 and 65 Wall St. T. E. Merritt, Agent.

BANKERS IN GREAT BRITAIN—London, Glasgow, Edinburgh and other points. The
 Royal Bank of Scotland.

THE WESTERN BANK OF CANADA

Head Office, Oshawa, Ont.
 Capital Authorized ..\$1,000,000
 Capital Subscribed .. 500,000 00
 Capital Paid-up 435,000 00
 Rest 175,000 00

Board of Directors
 JOHN COWAN, Esq., President
 REUBEN S. HAMLIN, Esq., Vice-President

W. F. Cowan, Esq. W. E. Allen, Esq. J. A. Gibson, Esq.
 Robert McIntosh M.D. Thomas Paterson, Esq. T. H. McMILLAN, Cashier
 Branches—Elmvale, Midland, Tilsonburg, New Hamburg, Whitby, Pickering, Paisley,
 Pentanguishene, Plattsville, Port Perry, Sunderland, Tavistock, Ont. Wellesley.
 Drafts on New York and Sterling Exchange bought and sold. Deposits received and
 interest allowed. Collections solicited and promptly made.
 Correspondents in New York and in Canada—The Merchants Bank of Canada,
 London, Eng.—The Royal Bank of Scotland.

BANK OF HAMILTON

J. TURNBULL, General Manager.

Head Office, - - HAMILTON, Ont.
 Capital \$2,000,000. Reserve Fund... \$1,700,000. Total Assets.... \$ 00,000

Branches

Atwood	Georgetown	Jarvis, Ont.	Niagara Falls	Simcoe
Beamsville	Gladstone, Man.	Kamloops, B.C.	Niagara Falls South	Southampton
Berlin	Grillie	Listowel	Orangeville	Stonewall, Man.
Blyth	Grimsby	Lucknow	Owen Sound	Teeswater
Brandon, Man.	Hagersville	Manitow, Man.	Palmerston	Toronto
Brantford	Hamilton	Midland	Plot Mound, Man.	Vancouver, B.C.
Carman, Man.	" Barton St.	Milton	Plum Coulee, Man.	Wingham
Chealey	" East End	Mitchell	Port Elgin	Winkler, Man.
Delhi	" West End	Minnedosa, Man.	Port Rowan	Winnipeg, Man.
Dundas	Hamiota, Man.	Miami, Man.	Ripley	Winnipeg, Man.—
Dundalk	Indian Head,	Moose Jaw, N.W.T.	Roland, Man.	Grain Exchange
Dunnville	N.W.T.	Morden, Man.	Saskatoon, n.w.t.	Wroxter

Correspondents in United States.—New York—Fourth National Bank and Hanover
 National Bank. Boston—International Trust Co. Buffalo—Marine National Bank. Detroit
 —Old Detroit National Bank. Chicago—Continental National Bank and First National
 Bank. Kansas City—National Bank of Commerce. Philadelphia—Merchants National
 Bank. San Francisco—Crocker-Woolworth National Bank. St. Louis—National Bank of
 Commerce. Correspondents in Great Britain—National Provincial Bank of Eng and
 Limited. Collections effected in all parts of Canada promptly and cheaply.
Correspondence Solicited.

PEOPLE'S BANK OF HALIFAX

D. R. CLARKE, Cashier. Head Office, HALIFAX, N.S.
 Agencies—North End Branch—Halifax, Edmundston, N.B., Wolfville, N.S.,
 Woodstock, N.B., Lunenburg, N.S., Shediac, N.B., Port Hood, C.B., Fraserville,
 Que. Canso, N.S., Levis, P.Q., Lake Megantic, P.Q., Cookshire, P.Q., Quebec
 P.Q., Hartland, N.B., Danville P.O., Grand Falls, N.B., Bridgewater, N.S.,
 Mahone Bay, N.S. Mabou, C.B., St. Raymond, P.Q., Warwick, P.Q., Grand Mere,
 P.Q., Bathurst, N.B., Andover, N.B.
 Bankers—The Union Bk. of London, London, G.B.; The Bank of New York,
 New York; New England National Bank, Boston; Bank of Toronto, Montreal.

LA BANQUE NATIONALE

Head Office, QUEBEC
 Capital Authorized - - - \$2,000,000 00
 Capital Subscribed - - - 1,500,000 00
 Paid-up Capital - - - 1,500,000 00
 Rest - - - 400,000 00
 Undivided Profits - - - 69,704 27

Board of Directors

R. AUDETTE, Esq., President. A. B. DUPUIS, Esq., Vice-President.
 Hon. Judge A. Chateau N. Rioux, Esq. N. Fortier, Esq. V. Chateauvert, Esq.
 J. B. Laliberte, Esq. P. LAFRANCE, Manager. N. LAVOIE, Inspector.

Branches
 Quebec, St. Roch, Quebec, St. Johns St., Montreal, Ottawa, Ont., Sherbrooke, Que.,
 St. Francois, Beauce, Que., Ste. Marie, Beauce, Que., Chicoutimi, Que., Roberval, Que.,
 St. Hyacinthe, Que., Joliette, Que., St. John's, P.Q., Rimouski, Que., Murray Bay, Que.,
 Montmagny, Que., Fraserville, Que., St. Casimir, Que., Nicolet, Que., Coaticook, Que.,
 Baie St. Paul, Que., Plessisville, Que., Levis, Que., Mariville, Que.

London, England—The National Bank of Scotland, Ltd. Paris, France—Credit Lyon-
 nais. New York—First National Bank. Boston, Mass.—National Bank of Redemption.
 Prompt attention given to collections. Correspondence respectfully solicited.

THE NATIONAL BANK OF SCOTLAND LIMITED

Capital Subscribed.....£5,000,000
 Paid-up 1,000,000
 Uncalled 4,000,000
 Reserve Fund 1,030,000

THOMAS HECTOR SMITH, General Manager GEORGE B. HART, Secretary
London Office—37 Nicholas Lane, Lombard Street, E.C.

J. S. COCKBURN, Manager. | THOMAS NESS and JOHN FERGUSON, Ass't. Managers.
 The Agency of Colonial and Foreign Banks is undertaken and the Acceptances
 of Customers residing in the Colonies, domiciled in London, retired on terms which
 will be furnished on application.
 All other Banking business connected with England and Scotland is also transacted.

The Accident & Guarantee Company Of Canada. — Montreal.

Capital Authorized - - - \$1,000,000 00
 Capital Subscribed - - - 250,000 00
 Government Deposit - - - 38,583 00

Personal Accident, Sickness,
 Fraternal, Collective and
 Workmen's Benefit Insurance.

AGENTS WANTED in every unrepresented
 District in Canada.
 G. I. GODDARD, - - Managing Director.

The ONTARIO LOAN & DEBENTURE CO. Of London, Canada.

Subscribed Capital - - - \$2,000,000
 Paid-up Capital - - - 1,200,000
 Reserve Fund - - - 585,000
 Total Assets - - - 3,740,864
 Total Liabilities - - - 1,904,361

Debentures issued for 3 or 5 years. Debentures and
 interest can be collected at any agency of Moisons Bank,
 without charge.
 WILLIAM F BULLEN,
 Manager.
 London Ontario, 1903.

The Sovereign Bank of Canada.

Notice is hereby given that a Dividend of One and One-
 quarter per Cent., (1¼%) for the current quarter, being at the
 rate of Five per Cent. (5%) per annum, on the paid-up capital
 stock of this Bank, has been declared, and that the same will be
 payable at the Head Office and at the Branches, on and after

Tuesday, the 16th Day of February next.

The transfer books will be closed from the 1st to the 15th
 prox., both days inclusive. By order of the Board,

D. M. STEWART.

Montreal 13th January, 1904. General Manager.

Union Bank of Halifax

Capital Authorized,.....\$3,000,000
 Capital Subscribed\$1,337,250
 Capital Paid-up...\$1,308,345
 Rest\$ 891,589

DIRECTORS

WM. ROBERTSON, PRESIDENT. WM. ROCHE, M.P., VICE-PRESIDENT.
 C. C. BLACKADAR, GEO. MITCHELL, M.P.P. E. G. SMITH,
 A. E. JONES, GEORGE STAIRS

Head Office, Halifax, N. S.

E. L. THORNE, GENERAL MANAGER.
 C. N. S. STRICKLAND, ASSISTANT GENERAL MANAGER.
 W. C. HARVEY, INSPECTOR.

BRANCHES

IN NOVA SCOTIA—Annapolis, Iarrington Passage, Bear River, Berwick,
 Bridgetown, Clarke's Harbor, Dartmouth, Digby, Granville Ferry Halifax,
 Kentville, Lawrencetown, Liverpool, Middleton, New Glasgow, Parrsboro,
 Sherbrooke, Springhill, Truro, Windsor, Wolfville, Yarmouth.
 IN CAPT IRETION—Arischat, Baddeck, Glace Bay, Inverness, Mabou, North
 Sydney, St. Peter's, Sydney, Sydney Mines.
 IN NEW BRUNSWICK—St. John.
 IN BRITISH WEST INDIES—Fort of Spain, Trinidad.
CORRESPONDENTS
 London and Westminster Bank, London, England.
 Bank of Toronto and Branches, Canada.
 National Bank of Commerce, New York.
 Merchant's National Bank, Boston.

ST. STEPHEN'S BANK

St. Stephen, N. P. INCORPORATED 1836.
 CAPITAL.....\$20,000 RESERVE.....\$46,000
 W. H. TODD, President. F. GRANT, Cashier.
 Agents—London, Messrs. Glyn, Mills, Currie & Co. New York, Bank of New
 York, B.N.A. Boston, Globe National Bank. Montreal, Bank of Montreal
 St. N.B., Bank of Montreal. — Drafts issued on any Branch of the
 Bank of Montreal.