

# 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.  
 H. BRODIE, Esq. E. A. HOARE, Esq.  
 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. Hedley, B.C. Rosemont, P.Q. (sub. to Montreal)  
 Alexander, Man. Ituna, Sask. Rossland, B.C.  
 Ashcroft, B.C. Kaslo, B.C. Rosthern, B.C.  
 Battleford, Sask. Kelliher, Sask. St. John, N.B.  
 Belmont, Man. Kingston, Ont. St. John, N.B., Haymarket Square  
 Bobcaygeon, Ont. Lampman, Sask. St. John, N.B., Union Street  
 Bow Island, Alta. Levis, P.Q. St. Martins, N.B.  
 Brandon, Man. Lillooet, B.C. St. Stephen, N.B.  
 Brantford, Ont. London, Ont. Saltcoats, Sask.  
 Burdett, Alta. London, Market Sq. Saskatoon, Sask.  
 Cainsville, Ont. Longueuil, P.Q. Semans, Sask.  
 Calgary, Alta. Lytton, B.C. Toronto, Ont., Bloor and Lansdowne Street  
 Campbellford, Ont. Macleod, Alta. Toronto, Ont., King and Dufferin Sts.  
 Ceylon, Sask. Midland, Ont. Toronto, Ont., Royce Ave.  
 Darlington, Man. Montreal, P.Q. Trail, B.C.  
 Davidson, Sask. Montreal, St. Catherine Street Vancouver, B.C.  
 Dawson, Yukon North Battleford, Sask. Vancouber, B.C.  
 Duck Lake, Sask. North Vancouver, B.C. Varennes, P.Q.  
 Duncans, B.C. " (Lonsdale Ave.) Verdun, P.Q.  
 Edmonton, Alta. Oak River, Man. Victoria, B.C.  
 Estevan, Sask. Ottawa, Ont. Wakaw, Sask.  
 Fenelon Falls, Ont. Paynton, Sask. Waldron, Sask.  
 Fort George, B.C. Prince Rupert, B.C. Weston, Ont.  
 Forward, Sask. Punnychy, Sask. West Toronto, Ont.  
 Fredericton, N.B. Quebec, P.Q. Winnipeg, Man.  
 Girvin, Sask. Quebec, St. John's Gate Wynyard, Sask.  
 Halifax, N.S. Quesnel, B.C. Yorkton, Sask.  
 Hamilton, Ont. Raymore, Sask. Victoria Ave.  
 Hamilton, Ont., Reston, Man. Westinghouse Ave.  
 Reston, Man. Rhein, Sask.

**AGENCIES IN THE UNITED STATES, ETC.**  
 NEW YORK—22 WALL STREET—H. M. J. McMichael and W. T. Oliver, Agts.  
 SAN FRANCISCO—264 CALIFORNIA ST.—G. B. Gerrard and A. S. Ireland, Agts.  
 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; AUSTRALIA—Union Bank of Australia, Limited, and Branches. AUSTRALIA—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 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 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: 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 the 168 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 Bank of Nova Scotia

Capital Paid Up \$3,995,500 INCORPORATED 1832 Reserve Fund \$7,492,000

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

**New Brunswick**  
 Campbellton Newcastle St. John St. Stephen  
 Chatham Port Elgin " Prince William Street Sussex  
 Fredericton Sackville " " Woodstock  
 Jacques River St. Andrews " Charlotte Street  
 Moncton St. George

**Prince Edward Island**  
 Charlottetown Summerside

**Quebec**  
 Montreal New Carlisle (sub. to Paspebiac) Paspebiac Quebec  
 New Richmond Port Daniel

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

**Manitoba** | **Alberta**  
 Winnipeg | Calgary | Edmonton

**Saskatchewan**  
 Regina Saskatoon Prince Albert

**British Columbia**  
 Vancouver Vancouver Hastings Street Victoria  
 Granville 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 Savanna-la-Mar Havana  
 Mandeville St. Ann's Bay  
 Montego Bay

**United States**  
 BOSTON..... W. CALDWELL..... Manager  
 CHICAGO..... J. A. McLEOD..... Manager  
 NEW YORK AGENCY (48 Wall St) W. H. DAVIES..... Agent

**CORRESPONDENTS**  
**Great Britain**  
 THE LONDON JOINT STOCK BANK LIMITED. ROYAL BANK OF SCOTLAND  
**France—CREDIT LYONNAIS. Germany—DRESDNER 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.**

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

## THE BANK OF TORONTO

Incorporated - 1855  
 Head Office: TORONTO - Can.  
**Capital \$4,600,000**  
**Rest \$5,600,000**  
**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**  
 London (4 offices)  
 Toronto (10 offices)  
 Allandale  
 Barrie  
 Berlin  
 Bradford  
 Brantford  
 Brockville  
 Burford  
 Cardinal  
 Cobourg  
 Colborne  
 Coldwater  
 Collingwood  
 Copper Cliff  
 Creemore  
 Dorchester  
 Elmvale  
 Galt  
 Gananoque  
 Hastings  
 Havelock  
 Keene  
 Kingston  
 London  
 Lyndhurst  
 Millbrook  
 Milton  
 Newmarket  
 Norwood  
 Oakville  
 Oil Springs  
 Omeme  
 Ottawa  
 Parry Sound  
 Penetanguishene  
 Peterboro  
 Petrolia  
 Porcupine  
 Port Hope  
 Preston  
 St. Catharines  
 Sarnia  
 Shelburne  
 Stayner  
 Sudbury  
 Thornbury  
 Wallaceburg  
 Waterloo  
 Welland  
 Wyoming  
 VIBANK  
 Wolsley  
 Yorkton  
**BRITISH COLUMBIA**  
 Vancouver (2 offices)  
 Aldergrove  
 Merritt  
 New Westminster  
**QUEBEC**  
 Montreal (6 offices)  
 Maisonneuve  
 Gaspe  
 St. Lambert  
**SASKATCHEWAN**  
 Bredenbury  
 Churchbridge  
 Colonsay  
 Elstow  
 Glenavon  
 Kennedy  
 Kipling  
 Langenburg  
 Montmartre  
 Pelly  
 Preeceville  
 Springside  
 Summerberry  
 Stenen  
**MANITOBA**  
 Winnipeg  
 Benito  
 Cartwright  
 Pilot Mound  
 Portage la Prairie  
 Rossburn  
 Swan River  
 Transcona  
**ALBERTA**  
 Calgary  
 Coronation  
 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