

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.
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, Asst. Secretary. J. H. GILLARD and N. V. R. HUUS, 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.
Battledore, Sask. Kelliher, Sask. St. John, N.B.
Belmont, Man. Kerrisdale, B.C. St. John, N.B., Hay-
Bobcaygeon, Ont. Kingston, Ont. market Square
Boucherville, Que. Lampman, 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 Street
Davidson, Sask. Montreal, Rosemount
Dawson, Yukon North Battleford, Sask. Toronto, Ont., King and
Duck Lake, Sask. North Vancouver, B.C. Dufferin Sts.
Duncan, B.C. " (Upp. Lonsdale Ave.) Toronto, Ont., Royce Ave.
Edmonton, Alta. Oak River, Man. Trail, B.C.
Estevan, Sask. Ottawa, Ont. Vancouver, B.C.
Fenelon Falls, Ont. Paynton, Sask. Varennes, P.Q.
Port George, B.C. Prince Rupert, B.C. Verdun, P.Q.
Forward, Sask. Punichy, Sask. Victoria, B.C.
Fredericton, N.B. Quebec, P.Q. Wakaw, Sask.
Girvin, Sask. Quebec, St. John's Gate Waldron, Sask.
Halifax, N.S. Quesnel, B.C. Weston, Ont.
Hamilton, Ont. Raymore, Sask. West Toronto, Ont.
Victoria Ave. Reston, Man. Winnipeg, Man.
Westinghouse Ave. 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 TORONTO

Incorporated - 1855
Head Office:
TORONTO - Can.

Capital \$5,000,000
Reserve Fund \$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)
Allandale
Barrie
Berlin
Bradford
Brantford
Brockville
Burford
Cardinal
Cobalt
Cobourg
Colborne
Coldwater
Collingwood
Copper Cliff
Creemore
Dorchester
Elmvale
Galt
Gananoque
Hastings
Havelock
Keene
Kingston
London (4 offices)
Lyndhurst
Millbrook
Milton
Newmarket
Norwood
Oakville
Oil Springs
Omeme
Ottawa
Parry Sound
Penetanguishene
Peterboro
Petroli
Porcupine
Port Hope
Preston
St. Catharines
Sarnia (2 offices)
Shelburne
Stayner
Sudbury
Thornbury
Wallaceburg
Waterloo
Welland
Wyoming
BRITISH COLUMBIA
Vancouver (2 offices)
Merritt
New Westminster
SASKATCHEWAN
Bredenbury
Churchbridge
Colonsay
Elstow
Glenavon
Gravelbourg
Kennedy
Kipling
Lafleche
Langenburg
Montmartre
Mortlach
Odessa
Pelly
Preeceville
Springside
Summerberry
Stenen
Vibank
WOLSELEY
Yorkton
QUEBEC
Montreal (6 offices)
Maisonneuve
Gaspe
St. Lambert
MANITOBA
Winnipeg (2 offices)
Benito
Cartwright
Pilot Mound
Portage la Prairie
Rossburn
Swan River
Transcona
ALBERTA
Calgary
Coronation
Lethbridge
Veteran
Youngstown
Oyen

BANKERS—London, England: The London City and Midland Bank, Limited
New York: National Bank of Commerce. Chicago: First National Bank

The Bank of Nova Scotia

Capital Paid Up INCORPORATED 1832 Reserve Fund
\$4,412,000 \$8,076,000

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, Oxford 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 Yarmouth
Glace Bay North Sydney New Glasgow)

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

Prince Edward Island
Charlottetown Summerside

Quebec
Montreal New Carlisle (sub. Paspebiac Quebec Ville St. Pierre
New Richmond to Paspebiac Port Daniel Westmont

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

Manitoba **Alberta**
Winnipeg Calgary Lethbridge Edmonton

Saskatchewan
Moose Jaw Regina Saskatoon Prince Albert
West Side, Saskatoon

British Columbia
Vancouver Vancouver Victoria
Granville Street Hastings Street

Newfoundland
Bell Island Burin Grand Bank St. John's
Bonaville Carbonear Harbor Grace Twillingate

West Indies
JAMAICA CUBA PORTO RICO
Kingston Port Antonio Cienfuegos San Juan
Mandeville Port Maria Havana
Montego Bay Savanna-la-Mar 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—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.

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

Orders for The Monetary Times 1913 Annual Review are now being taken—50 cts. per copy