

THE MERCHANTS BANK OF CANADA

Capital Paid-up.... \$6,000,000
 Rest 2,700,000

**Head Office,
 MONTREAL.**

Board of Directors:
 President, H. MONTAGU ALLAN, Esq., Vice-President, JONATHAN HODGSON, Esq.,
 Directors—James P. Davies, Esq., Hon. Robert Mackay, Thos. Long, Esq.,
 Chas. R. Hosmer, Esq., C. F. Smith, Esq., Hugh A. Allan, Esq., C. M. Hays, Esq.,
 THOS. FYSHE, Gen'l Manager. E. F. HEDDEN, Supt. of Branches and Chief Insp'tr.

Branches in Ontario: Mildmay, Preston, Kingston, Mitchell, Renfrew, Lancaster, Napanee, Stratford, Galt, Leamington, Oakville, St. Thomas, Belleville, Gananoque, Little Current, Tara, Berlin, Hamilton, Owen Sound, Thomsosville, Bothwell, Hanover, Lucan, Parkdale, Brampton, Hespeler, Toronto, Chesley, Ingersoll, Markdale, Perth, Crediton, Kincardine, Meaford, Prescott, Walkerton, Creamore, Westport, Eganville, Wheatley (sub-agency to Leamington), Windsor

Sub-Agency—Lansdowne (sub-agency to Gananogue),
Wheatley (sub-agency to Leamington).

Branches in Quebec: Beauharnois, Lachine, Mile End, Montreal, do. St. Catherine St. Branch do. East End Branch, do. St. Lawrence St. Branch; Quebec, Shawville, Sherbrooke, St. Cuneogonde (Montreal), St. Jerome, St. John, St. Saviour (de Onebec).

Branches in Manitoba & North-West Territories: Brandon, Carberry, Carnduff, Edmonton, Gladstone, Lacombe, Leduc, Maple Creek, Medicine Hat, Macgregor, Morris, Neepawa, Oak Lake, Olds, Fortage La Prairie, Red Deer, Souris, Wetaskiwin, Whitecourt, Winnipeg.

IN UNITED STATES—New York Agency, 63 and 65 Wall St. T. E. Merrett, Agent.
 BANKERS IN GREAT BRITAIN—London, Glasgow, Edinburgh and other points. The Royal Bank of Scotland.

BANKERS IN UNITED STATES—New York, American Exchange National Bank, Boston, Merchants National Bank; Chicago Agents, Northern Trusts Co.; St. Paul, Minn., First National Bank; Detroit, First National Bank; Buffalo, Bank of Buffalo; San Francisco, Anglo-Californian Bank.

NEWFOUNDLAND—Royal Bank of Canada.
 NOVA SCOTIA AND NEW BRUNSWICK—Bank of Nova Scotia and Royal Bank of Canada.
 BRITISH COLUMBIA—Canadian Bank of Commerce.
 Letters of Credit issued, available in China, Japan, and other foreign countries.

The Western Bank of Canada

DIVIDEND No. 41

NOTICE IS HEREBY GIVEN that a Dividend of Three and One-half per cent. has been declared upon the Paid-up Capital Stock of the Bank, being at the rate of Seven per cent. per annum, and that the same will be due and payable on and after **Wednesday, 1st Day of April, 1903**, at the Offices of the Bank.

The Transfer Books will be closed from the 15th to the 31st of March.

NOTICE is also given that the 21st Annual meeting of the Shareholders of the Bank will be held on **Wednesday, the 8th Day of April** next, at the Head Office of the Bank, Oshawa, Ont., at the hour of two o'clock p.m., for the election of Directors and such other business as may legally come before the meeting.

By order of the Board,
 Oshawa, February 24th, 1903. T. H. McMILLAN, Cashier.

The Sovereign Bank of Canada

Capital Subscribed, \$1,300,000.00
 Capital Paid-up, - 1,286,000.00
 Reserve Fund - - 270,000.00

DIRECTORS:

H. S. HOLT, Esq., President, Montreal
 RANDOLPH MACDONALD, Esq.
 JAS. CARRUTHERS, Esq.
 A. A. ALLAN, Esq.
 ARCH. CAMPBELL, Esq., M.P.
 HON. D. McMILLAN
 HENRY R. WILSON, Esq.

BRANCHES:

Amherstburg	Montreal	St. Catharines
Clinton	Guy & St. Catherine	Stirling
Crediton	St. Branch	Stouffville
Exeter	Mt. Albert	Sutton, P.Q.
Havelock	Newmarket	Toronto
Markham	Ottawa	Unionville
Milverton	Perth	Waterloo, P.Q.

Interest allowed on deposits.
 Correspondence solicited. D. M. STEWART, Montreal, P.Q. General Manager.

BANK OF HAMILTON

J. TURNBULL, General Manager. H. S. STEVEN, Asst. General Manager.
Head Office, HAMILTON, Ont.

Branches: Atwood, Georgetown, Jarvis, Ont., Morden, Man., Saskatoon, N.W.T.
 Beamsville, Gladstone, Man., Kamloops, B.C., Niagara Falls, Simcoe
 Berlin, Gorrie, Listowel, Orangeville, Southampton
 Blyth, Grimsby, Lucknow, Owen Sound, Stoneville, Man.
 Brandon, Man., Hagersville, Manitou, Man., Palmerston, Teeswater
 Brantford, Hamilton, Midland, Pilot Mound, Man., Vancouver, B.C.
 Carman, Man., " Barton St., Milton, Plum Coulee, Man., Wingham
 Chesley, " East End, Mitchell, Port Elgin, Winkler, Man.
 Delhi, " West End, Minnedosa, Man., Port Rowan, Winnipeg, Man.
 Dundas, Hamiota, Man., Miami, Man., Moose Jaw, N.W.T., Roland, Man.
 Dundalk, Indian Head, N.W.T.
 Dunnville, N.W.T.

Correspondents in United States—New York—Fourth National Bank and Marine National Bank.
 National Bank. Boston—International Trust Co. Buffalo—Marine National Bank.
 Detroit—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 England Limited.
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.Q., Grand Falls, N.B., Mahone Bay, N.S., Mabou, C.B., St. Raymond, 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.

THE HALIFAX BANKING CO.

Established.....1825.
 Incorporated.....1872.
 Capital Paid-up.....\$600,000
 Reserve Fund.....525,000

DIRECTORS:
 ROBIE UNIACKE.....President
 C. WILLOUGHBY ANDERSON.....Vice-President

MacNab W. J. G. Thomson W. N. Wickwire A. ALLAN, - Inspector.
 H. N. WALLACE - - - - - Cashier **HEAD OFFICE, HALIFAX, N.S.**

BRANCHES—In Nova Scotia: Amherst, Antigonish, Barrington, Bridgewater, Canning, Lockeport, Lunenburg, Middleton, New Glasgow, Farrisboro, Shelburne, Springhill, Truro, Windsor. New Brunswick: Sackville, St. John.

CORRESPONDENTS—Dominion of Canada: Molsons Bank and branches. New York: Fourth National Bank. Boston: Suffolk National Bank. London, England: Parr's Bank Limited.

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.
 JAMES ROBERTSON, Manager THOMAS NESS Assistant Manager

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.

UNION BANK OF HALIFAX

Incorporated 1856.

Capital Authorized, - - - - - \$1,705,900
 Capital Paid-up, - - - - - 1,205,900
 Rest, - - - - - 775,000

DIRECTORS

WM. ROBERTSON, - - - President.
 WM. ROCHE, M.P., Vice-President.
 C. C. Blackadar, E. G. Smith,
 Geo. Mitchell, M.P.P., A. E. Jones, Geo. Stairs

HEAD OFFICE, - - HALIFAX, N.S.

E. L. THORNE, General Manager.
 C. N. S. STRICKLAND, - Inspector

Branches—Halifax, Annapolis, Barrington Passage, Bear River, Berwick, Bridgetown, Broad Cove Mines, Clark's Harbor, Dartmouth, Digby, Granville Ferry, Kentville, Lawrenceton, Liverpool, Middleton, New Glasgow, Parrsboro, Sherbrooke, Truro, Windsor, Wolfville, Yarmouth, Nova Scotia; Glace Bay, Mabou, North Sydney, St. Peter's, Sydney, Sydney Mines, Arishat, Baddeck, Cape Breton & Port of Spain, Trinidad.

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 - - - - - 350,000 00
 Undivided Profits - - - - - 60,161 16

Board of Directors

R. AUDETTE, Esq., Pres. A. B. DUPUIS, Esq., Vice-Pres.
 Hon. Judge A. Chauveau 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., Cras-Cook, Que., Baie St. Paul, Que., Plessisville, Que., Levis, Que.

Agents:

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

BANK OF YARMOUTH, NOVA SCOTIA.

T. W. JOHNS, Cashier. | H. G. FARRISH, Ass't Cashier.

Directors:
 John Lovitt, President. S. A. Cromwell, Vice-President.
 H. Cann. Augustus Cann. J. Leslie Lovitt.

Correspondents at—Halifax—The Royal Bank of Canada.—St. John—The Bank of Montreal.—Montreal—The Bank of Montreal and Molsons Bank.—New York—The National Citizens Bank.—Boston—The Eliot National Bank, Philadelphia—Consolidation National Bank.—London, G. B.—The Union Bank of London.
Prompt Attention to Collections.

The TRUST & LOAN CO. OF CANADA

ESTABLISHED 1851

Subscribed Capital - - - - - \$7,300,000
 Paid-up Capital - - - - - 1,581,666
 Reserve Fund - - - - - 858,760

HEAD OFFICE: 7 Great Winchester St., London, Eng.

OFFICES IN CANADA: (Toronto Street, TORONTO
 St. James Street, MONTREAL
 Portage Ave., WINNIPEG)

Money advanced at lowest current rates on the security improved farms and productive city property.

R. D. MACDONNELL, } Commissioners
 L. EDYE }

ST. STEPHEN'S BANK

INCORPORATED 1876

Capital.....\$200,000 Reserve.....\$45,000

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. John, N.B., Bank of Montreal.
 Drafts issued on any Branch of the Bank of Montreal