

The Chartered Banks.

BANK OF MONTREAL.

(ESTABLISHED 1817.)
Incorporated by Act of Parliament.
Capital (paid-up) - \$13,961,960 00
Reserved Fund - 10,000,000 00
Undivided Profits - 724,807.75

HEAD OFFICE: MONTREAL.
BOARD OF DIRECTORS:
Rt. Hon. Lord Strathcona and Mount Royal, G.C.M.G., President.
Hon. Geo. A. Drummond, Vice-President.
A. T. Paterson, Esq., Ed. B. Greenshields, Esq., Sir Wm. C. Macdonald, R. B. Angus, Esq., James Ross, Esq., R. G. Reid, Esq., Hon. Robt. Mackay.

E. S. CLOUSTON, General Manager.
H. V. Meredith, Assist. Gen. Mgr. and Mgr. at Montreal.
A. Macnider, Chief Inspector and Supt. of Branches.

BRANCHES IN CANADA:
MONTREAL, C. W. Dean, Assist. Manager.
West End Branch.
Seigneurs St. Branch.
Point St. Charles Branch.
Almonte, Ont. Perth, Ont. Yarmouth, N.S.
Belleville, " Picton, " Winnipeg, Man.
Brantford, " Sarnia, " Brandon, Man.
Brockville, " Stratford, " Calgary, Alta.
Chatham, " St. Mary's " Edmonton, Alta.
Collingwood " Toronto, " Gretna, Man.
Cornwall, " Yonge st. br. Indian Head, Assn.
Dunfermline, " Wallaceburg, " Lethbridge, Alta.
Ft. William, " Montreal, Que. Raymond, Alta.
Goderich, " Quebec, " Regina, Ass'n.
Guelph, " Chatham, N.B. Greenwood, B.C.
Hamilton, " Fredericton, N.B. Nelson, B. C.
Kingston, " Moncton, N.B. New Denver, B.C.
Lindsay, " St. John, N.B. New Westminster, B.C.
London, " Amherst, N.S.
Ottawa, " Glace Bay, N.S. Rossland, B.C.
Paris, " Halifax, N.S. Vancouver, B.C.
Peterboro, " Sydney, N.S. Vernon, " Victoria, "

IN NEWFOUNDLAND:
St. John's, Nfld., Bank of Montreal.
Birchy Cove, Bay of Islands, Bank of Montreal.
IN GREAT BRITAIN:
London, Bank of Montreal, 22 Abchurch Lane, E.C. Alex. Lang, Man.
IN THE UNITED STATES:
New York—R. Y. Hebdon and J. M. Greata, Agents, 59 Wall Street.
Chicago—Bank of Montreal, J. W. de C. O'Grady, manager.
Spokane, Wash.—Bank of Montreal.
BANKERS IN GREAT BRITAIN:
London—The Bank of England.
The Union Bank of London and Smith's Bank, Ltd.
The London and Westminster Bank, Ltd.
The National Provincial Bank of Eng., Ltd.
Liverpool—The Bank of Liverpool, Ltd.
Scotland—The British Linen Company Bank, and Branches.
BANKERS IN THE UNITED STATES:
New York—The National City Bank.
The Bank of New York, N.B.A.
National Bank of Commerce in N.Y.
Western National Bank.
Boston—The Merchants' National Bank.
J. B. Moors & Co.
Buffalo—The Marine Bank, Buffalo.
San Francisco—The First National Bank.
The Anglo-Californian Bank, Ltd.
Montreal, 15th October, 1903.

The Bank of Toronto.
DIVIDEND No 95.

NOTICE is hereby given that a DIVIDEND OF FIVE PER CENT. for the current half-year, upon the Paid-up Capital of the Bank, has this day been declared, and that the same will be payable at the Bank and its branches on and after Tuesday, the First day of December.
THE TRANSFER BOOKS will be closed from the sixteenth to the thirtieth days of November, both days inclusive.
THE ANNUAL GENERAL MEETING OF SHAREHOLDERS will be held at the Banking House of the Institution on Wednesday, the thirtieth day of January next. The Chair to be taken noon.
By order of the Board,
D. COULSON, General Manager.
The Bank of Toronto, Toronto,
28th of October, 1903.

The Chartered Banks.

THE BANK OF BRITISH NORTH AMERICA.

Established in 1858.
Incorporated by Royal Charter in 1840.
Paid up Capital, £1,000,000 stg.
Reserve Fund, 300,000 stg.
Head Office, 5 Gracechurch St., London, E.C.
A. G. Wallis, Secretary.
W. S. Goldby, Manager.

COURT OF DIRECTORS:
J. F. Brodie, R. H. Glyn,
J. J. Cater, E. A. Hoare,
H. R. Farrer, H. J. B. Kendall,
M. G. C. Glyn, F. Lubbock,
George D. Whatman.
Head Office in Canada, St. James street, Montreal.
H. STIKEMAN, General Manager.
J. ELMSELY, Supt. of Branches.
H. B. MACKENZIE, Inspector.
A. E. ELLIS, Manager Montreal Branch.

BRANCHES IN CANADA:
London, Ont. Montreal, P.Q. Dawson, Y.T.
Brantford, Ont. " Longueuil, Yorkton, N.W.T.
Hamilton, Ont. " (sub. br.) Battleford, "
Toronto, Ont. " St. Catherine Estevan, "
" Junction Street, Rosthern, "
Weston (sub br) Quebec, Que. Duck Lake (sub h
Midland, Ont. Lewis (sub. b.) Ashcroft, B.C.
Fenelon Falls St. John, N.B. Greenwood, B.C.
Kingston, Ont. Fredericton, N.B. Kaslo, B.C.
Ottawa, Sparks St. Halifax, N.S. Rossland, B.C.
Winnipeg, Man. Vancouver, B.C.
Brandon, Man. Victoria, B.C.
Reston, Man.

DRAFTS ON SOUTH AFRICA MAY BE OBTAINED AT THE BANK'S BRANCHES.
Agencies in the United States, Etc.
New York (52 Wall St.)—W. Lawson and J. C. Welsh, Agents.
San Francisco (120 Sansome Street)—H. M. J. McMichael and J. R. Ambrose, Agents.
Chicago—Merchants Loan & Trust Co.
London Bankers—The Bank of England and 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.
Australia—Union Bank of Australia, and branches.
New Zealand—Union Bank of Australia, India, China and Japan—Mercantile Bank of India, Limited.
West Indies—Colonial Bank.
Paris—Credit Lyonnais.
Lyons—Credit Lyonnais.
Issue Circular Notes for Travellers, available in all parts of the world.

THE ROYAL BANK OF CANADA.

Capital Paid-up \$2,905,250
Reserve Funds 3,033,635
HEAD OFFICE: HALIFAX, N.S.
Board of Directors:
Thos. E. Kenny, Esq., President.
Thomas Ritchie, Esq., Vice-President.
Wiley Smith, Esq., H. G. Bauld, Esq., Hon. David MacKeen.
Chief Executive Office, Montreal, P.Q.
E. L. Pease, General Manager; W. B. Torrance, Superintendent of Branches; W. F. Brock, Inspector.

Antigonish, N.S. Ottawa, Ont.
Pembroke, Ont.
Bridgewater, N.S. Pictou, N.S.
Charlottetown, P.E.I. Port Hawkesbury, N.S.
Chilliwack, B.C. Rexton, N.B.
Dallhouse, N.B. Rossland, B.C.
Dorchester, N.B. Sackville, N.B.
Edmundston, N.B. St. John, N.B.
Fredericton, N.S. St. John's, Nfld.
Guysboro, N.S. Shubenacadie, N.S.
Grand Forks, B.C. Summerside, P.E.I.
Halifax, N.S. Sydney, C.B.
Victoria Road
Londonderry, N.S. Toronto
Louisburg, C. B. Truro, N.S.
Lunenburg, N.S. Vancouver, B.C.
Maitland, N.S. " East End.
Moncton, N.B. Victoria, B.C.
Montreal, Que. Westmount, P.Q.
Montreal, West End. Weymouth, N.S.
Nanaimo, B.C. Woodstock, N.B.
Newcastle, N.B.
Agencies in Havana, Cuba; Santiago de Cuba, Cuba.
New York, N.Y.; and Republic, Washington

CORRESPONDENTS:
Great Britain, Bank of Scotland; France, Credit Lyonnais; Germany, Deutsche Bank; Dresden Bank; Spain, Credit Lyonnais; China and Japan, Hong Kong & Shanghai Banking Corporation; New York, Chase National Bank; First National Bank; Blair & Co.; Boston National Bank; Chicago, Illinois Trust and Savings Bank; San Francisco First National Bank;

The Chartered Banks.

THE MOLSONS BANK.

Incorporated by Act of Parliament, 1855.
HEAD OFFICE: MONTREAL.
Capital Authorized \$5,000,000
Capital, all paid-up 2,856,420
Reserve Fund 2,730,778

BOARD OF DIRECTORS:
Wm. Molson Macpherson, President.
S. H. Ewing, Vice-President.
W. M. Ramsay, J. P. Cleghorn,
H. Markland Molson, Lt.-Col. F. C. Henshaw,
W. C. McIntyre.
JAMES ELLIOT, General Manager.
A. D. Durnford, Chief Inspector and Supt. of Branches; W. H. Draper, Inspector.
H. Lockwood, W. W. L. Chipman, Asst. Inspectors.

BRANCHES:
Acton, Que. Iroquois, " Smith's Falls, Ont.
Alvinston, Ont. Kingsville, " " " "
Arthabaska, Que. Knowlton, Que. Sorel, P.Q.
Aylmer, Ont. London, Ont. St. Mary's, O.
Brookville " Meaford, Ont. St. Thomas, O.
Montreal, P.Q.
Montreal, St. Catherine St. Branch.
Montreal, "Market and Harbor"
Calgary, Alberta. Branch, Jacques Cartier Sq.
Chesesterville, Ont. Morrisburg, Ont. Toronto, Ont.
Chicoutimi, Q. Norwich, " Toronto Jc. "
Clinton, " Ottawa, " Trenton, "
Exeter, " Owen Sound, " Vancouver, B.C.
Frankford, " Port Arthur, " Victoriaville, Q.
Fraserville, Que. Quebec, P.Q. Wales, Ont.
Hamilton, Ont. Revelstoke, B.C. Waterloo, Ont.
Hensall, " Ridgeway, Ont. Winnipeg, Man.
Highgate, " Simcoe, Ont. Woodstock, Ont.

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

FOREIGN AGENTS.
France—Societe General.
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' National Bank; National City Bank; Hanover National Bank; The Morton Trust Co.
Boston—State National Bank; Kidder, Peabody & Co.
Philadelphia—Philadelphia National Bank; Fourth Street National Bank.
Portland, Me.—Casco National Bank.
Chicago—First National Bank.
Cleveland—Commercial National Bank.
Detroit—State Savings Bank.
Buffalo—Third National Bank.
Milwaukee—Wisconsin National Bank of Milwaukee.
Minneapolis—First National Bank.
Toledo—Second National Bank.
Butte, Montana—First National Bank.
San Francisco—Canadian Bank of Commerce.
Portland, Oregon—Canadian Bank of Commerce.
Seattle, Wash., Seattle National Bank.

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

ST. STEPHEN'S BANK.

Incorporated 1836.
St. Stephen, N.B.
Capital \$200,000
Reserve 45,000
F. H. TODD, President.
J. F. Grant, Cashier.
AGENTS:
London—Messrs. Glyn, Mills, Currie & Co.
New York—Bank of New York, N.B.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.

THE ONTARIO BANK.

HEAD OFFICE, TORONTO.
Capital Paid-up \$1,500,000
Reserve 500,000
DIRECTORS:
George R. R. Cockburn, Esq., President.
Donald Mackay, Esq., Vice-President.
T. Walmaley, Esq., A. S. Irving, Esq.,
R. D. Perry, Esq., Hon. R. Harcourt.
R. Grass, Esq.
CHARLES MCGILL, General Manager.
BRANCHES:
Alliston, Fort William, Ottawa,
Aurora, Kingston, Peterboro,
Bowmanville, Lindsay, Port Arthur,
Buckingham, Q. Montreal, Sudbury,
Cornwall, Mount Forest, Trenton,
Collingwood, Newmarket, Tweed,
Waterford.
Scott and Wellington Streets.
Toronto: Queen and Portland "
Yonge and Richmond "
Yonge and Carleton.
AGENTS:
London, Eng.—Parr's Bank, Limited.
France and Europe—Credit Lyonnais.
New York—Fourth National Bank and The Agents Bank of Montreal.
Boston—Eliot National Bank.