

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 \$2,652,333.33

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 Ashcroft, B.C. Hedley, B.C. Rosthern, Sask.
 Battleford, Sask. Ituna, Sask. St. John, N.B.
 Belmont, Man. Kaslo, B.C. St. John, N.B., Hay-
 Bobcaygeon, Ont. Kelliher, Sask. market Square
 Bow Island, Alta. Kingston, Ont. St. John, N.B., Union
 Brandon, Man. Lampman, Sask. Street
 Brantford, Ont. Levis, P.Q. St. Martins, N.B.
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 Cainsville, Ont. London, Market Sq. Saltcoats, Sask.
 Calgary, Alta. Longueuil, P.Q. Saskatoon, Sask.
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 Darlingford, Man. Midland, Ont. Toronto, Ont., Bloor
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 Dawson, Yukon. Montreal, St. Catherine Street
 Duck Lake, Sask. Toronto, Ont., King
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 Hamilton, Ont. Quebec, St. John's Gate West Toronto, Ont.
 Victoria Ave. Quesnel, B.C. Winnipeg, Man.
 Raymore, Sask. Wynyard, Sask.
 Reston, Man. 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.
 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; NATIONAL BANK, Limited, and Branches. AUSTRALIA—Union Bank of Australia, Limited, and NEW ZEALAND—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 INCORPORATED Reserve Fund
 \$3,988,320 1832 \$7,480,000

DIRECTORS

J. W. PAYZANT, President CHAS. ARCHIBALD, Vice-President
 G. S. CAMPBELL HECTOR McINNES J. H. PLUMMER
 J. W. ALLISON 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	Pictou	Trenton (sub. to New Glasgow)
Annapolis Royal	Kentville	River Hebert	Truro
Antigonish	Liverpool	Springhill	Westville
Bridgetown	New Glasgow	Stellarton	Whitney Pier
Canning	North Sydney	Sydney	Windsor
Dartmouth	New Waterford	Sydney Mines	Yarmouth
Digby	Oxford	Thorburn (sub. to New Glasgow)	
Glace Bay	Parrsboro		

Newfoundland

Bonavista	Carbonear	St. John's	Twillingate
Burin	Harbor Grace	Grand Bank	

New Brunswick

Campbellton	Newcastle	St. John (Prince Sussex	
Chatham	Port Elgin	William Street)	Woodstock
Fredericton	Sackville	St. John (Char-	
Jacquet River	St. Andrews	lotte Street)	
Moncton	St. George	St. Stephen	

Prince Edward Island

Charlottetown Summerside

Quebec

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

Ontario

Arnprior	Berlin	Ottawa	St. Jacob's
Barrie	Brantford	Peterborough	Welland
Belmont	Hamilton	Port Arthur	Weston
Harrietsville	London	St. Catharines	Woodstock
(sub. to Belmont)			

Manitoba

Winnipeg

Alberta

Calgary Edmonton

Saskatchewan

Regina Saskatoon Prince Albert

British Columbia

Vancouver Vancouver Hastings Street Victoria

Cuba and British West Indies

CUBA	JAMAICA	Port Antonio	Black River
Cienfuegos	Kingston	Port Maria Sa-	
Havana	Mandeville	vanna-la-Mar	PORTO RICO
	Montego Bay	St. Ann's Bay	San Juan

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 submits its Books and Statements to independent outside audit.

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

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