

# 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.           |
| Battleford, Sask.   | Kelliker, 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 | Lansdowne                 |
| Davidson, Sask.     | Street                  | Toronto, Ont., King and   |
| Dawson, Yukon       | Montreal, Rosemount     | Dufferin Sts.             |
| Duck Lake, Sask.    | North Battleford, Sask. | Toronto, Ont., Royce Ave. |
| Duncan, B.C.        | North Vancouver, B.C.   | Trail, B.C.               |
| Edmonton, Alta.     | " (Upp. Lonsdale Ave.)  | Vancouver, B.C.           |
| Estevan, Sask.      | Oak River, Man.         | Varennes, P.Q.            |
| Fenelon Falls, Ont. | Ottawa, Ont.            | Verdun, P.Q.              |
| Fort George, B.C.   | Paynton, Sask.          | Victoria, B.C.            |
| Forward, Sask.      | Prince Rupert, B.C.     | Wakaw, Sask.              |
| Fredericton, N.B.   | Punnichy, Sask.         | Waldron, Sask.            |
| Girvin, Sask.       | Quebec, P.Q.            | Weston, Ont.              |
| Halifax, N.S.       | Quebec, St. John's Gate | West Toronto, Ont.        |
| Hamilton, Ont.      | Quesnel, B.C.           | Winnipeg, Man.            |
| Victoria Ave.       | Raymore, Sask.          | Wynyard, Sask.            |
| Westinghouse Ave.   | 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.  
 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 Nova Scotia

Capital Paid Up \$4,412,000 INCORPORATED 1832 Reserve Fund \$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 New Glasgow) |
| Annapolis Royal | Hollis St.    | Pictou                         | Truro                         |
| Antigonish      | North End     | River Hebert                   | Westville                     |
| Bridgetown      | Kentville     | Stellarton                     | Whitney Pier                  |
| Canning         | Liverpool     | Sydney                         | Windsor                       |
| Dartmouth       | New Glasgow   | Sydney Mines                   | Yarmouth                      |
| Digby           | New Waterford | Thorburn (sub. to New Glasgow) |                               |
| Glace Bay       | North Sydney  |                                |                               |

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

- Prince Edward Island**  
 Charlottetown Summerside

- Quebec**  
 Montreal New Carlisle (sub. Paspebiac) Quebec Ville St. Pierre  
 New Richmond (to Paspebiac) Port Daniel Westmount

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

- Manitoba**  
 Winnipeg
- Alberta**  
 Calgary Lethbridge Edmonton

- Saskatchewan**  
 Moose Jaw Regina Saskatoon Prince Albert

- British Columbia**  
 Vancouver Granville Street Vancouver Hastings Street Victoria

- Newfoundland**  
 Bell Island Bonavista Burin Carbonear Grand Bank Harbor Grace St. John's Twillingate

- West Indies**  
**JAMAICA** Port Antonio Cienfuegos  
 Kingston Port Maria Havana  
 Mandeville Savanna-la-Mar  
 Montego Bay 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 BANK OF TORONTO

Incorporated - 1855  
 Head Office: TORONTO - Can.  
 Capital \$5,000,000  
 Rest \$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 Bawif  
 William Stone John Macdonald A. E. Gooderham F. S. Meighen  
 THOS. F. HOW, General Manager T. A. BIRD, Inspector

- BRANCHES**
- |                      |                    |                  |                    |
|----------------------|--------------------|------------------|--------------------|
| ONTARIO              | LYNDHURST          | BRITISH COLUMBIA | WOLSELEY           |
| Toronto (10 offices) | Millbrook          | Vancouver        | Yorkton            |
| Allandale            | Milton             | (2 offices)      | QUEBEC             |
| Barrie               | Newmarket          | Merritt          | Montreal           |
| Berlin               | Norwood            | New Westminster  | (6 offices)        |
| Bradford             | Oakville           | SASKATCHEWAN     | Maisonneuve        |
| Brantford            | Oil Springs        | Bredendy         | Gaspé              |
| Brockville           | Omenee             | Churchbridge     | St. Lambert        |
| Burford              | Ottawa             | Colonsay         | MANITOBA           |
| Cardinal             | Parry Sound        | Elstow           | Winnipeg           |
| Cobalt               | Penetanguishene    | Glenavon         | (2 offices)        |
| Cobourg              | Peterboro          | Gravelbourg      | Benito             |
| Colborne             | Petrolia           | Kennedy          | Cartwright         |
| Coldwater            | Porcupine          | Kipling          | Pilot Mound        |
| Collingwood          | Port Hope          | Lafache          | Portage la Prairie |
| Copper Cliff         | Preston            | Langenburg       | Rosburn            |
| Creemore             | St. Catharines     | Montmartre       | Swan River         |
| Dorchester           | Sarnia (2 offices) | Mortlach         | Transcona          |
| Elmvale              | Shelburne          | Odessa           | ALBERTA            |
| Galt                 | Stayner            | Pelly            | Calgary            |
| Gananoque            | Sudbury            | Preeceville      | Coronation         |
| Hastings             | Thornbury          | Springside       | Lethbridge         |
| Havelock             | Wallaceburg        | Summerberry      | Veteran            |
| Keene                | Waterloo           | Stenen           | Youngstown         |
| Kingston             | Welland            | Vibank           | Oyen               |
| London (4 offices)   | Wyoming            |                  |                    |

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

## The Standard Bank of Canada

ESTABLISHED 1873 110 BRANCHES

**Quarterly Dividend Notice No. 88**  
 Notice is hereby given that a dividend at the rate of THIRTEEN PER CENT. PER ANNUM upon the Capital Stock of this Bank has been declared for the quarter ending 31st of October, 1912, and that the same will be payable at the Head Office in this City and its Branches on and after FRIDAY, the 1st day of November, 1912, to shareholders of record of the 21st of October, 1912.  
 By Order of the Board,  
 GEO. P. SCHOLFIELD, General Manager.  
 Toronto, 24th September, 1912.

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