

CHARTERED BANKS.

Bank of New South Wales

AUSTRALIA

Estd: 1817.

Paid-up Capital	£2,500,000
Reserve Fund	1,700,000
Reserve Liability of Proprietors	2,500,000
Aggregate Assets, 30th Sept., 1909	£6,700,000
£38,181,084.	



Head Office—Sydney, New South Wales.
London Branch—84 Old Broad St., E.C.

The Bank has 283 Branches and Agencies, viz:— 143 in New South Wales, 34 in Victoria, 43 in Queensland, 4 in South Australia, 8 in West Australia, 48 in New Zealand, 2 in Fiji, 1 in London, and has Agents and Correspondents all over the world. The Bank collects for and undertakes the Agency of other Banks; opens documentary and other Credits, and transacts every description of Australasian Banking business.

THE BANK OF BRITISH NORTH AMERICA

Established in 1856. Incorporated by Royal Charter in 1860.

Paid-up Capital \$4,866,666.66 Reserve Fund \$2,530,666.66

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, and J. H. GILLARD, Assistant Inspectors.

BRANCHES IN CANADA.

- | | | |
|---------------------|-------------------------|-----------------------|
| Agassiz, B.C. | Victoria Ave. | Rossland, B.C. |
| Alexander, Man. | Hamilton, Ont. | Rosthern, Sask. |
| Ashcroft, B.C. | Westinghouse Ave. | St. John, N.B. |
| Battleford, Sask. | Hedley, B.C. | St. John, N.B., Hay- |
| Beimont, Man. | Ituna, Sask. | market Square. |
| Bobcaygeon, Ont. | Kaslo, B.C. | St. John, N.B., Union |
| Bow Island, Alta. | Kelliker, Sask. | Street. |
| Brandon, Man. | Kingston, Ont. | St. Martins, N.B. |
| Brantford, Ont. | Levis, P.Q. | St. Stephen, N.B. |
| Burdett, Alta. | London, Ont. | Saltcoats, Sask. |
| Cainsville, Ont. | London, Market Sq. | Saskatoon, Sask. |
| Calgary, Alta. | Longueuil, P.Q. | Semans, Sask. |
| Campbellford, Ont. | Macleod, Alta. | Toronto, Ont. |
| Darlingford, Man. | Midland, Ont. | Toronto, Ont., Bloor |
| Davidson, Sask. | Montreal, P.Q. | and Lansdowne. |
| Dawson, Yukon. | Montreal, St. Catherine | Toronto, Ont., King |
| Duck Lake, Sask. | Street. | and Dufferin Sts. |
| Duncans, B.C. | North Battleford, Sask. | Toronto, Ont., Royce |
| Estevan, Sask. | North Vancouver, B.C. | Ave. |
| Fenelon Falls, Ont. | Oak River, Man. | Trail, B.C. |
| Fort George, B.C. | Ottawa, Ont. | Vancouver, B.C. |
| Forward, Sask. | Paynton, Sask. | Varennes, P.Q. |
| Fredericton, N.B. | Prince Rupert, B.C. | Victoria, B.C. |
| Girvin, Sask. | Punnichy, Sask. | Waldron, Sask. |
| Greenwood, B.C. | Quebec, P.Q. | Weston, Ont. |
| Halifax, N.S. | Quebec, St. John's Gate | West Toronto, Ont. |
| Hamilton, Ont. | Raymore, Sask. | Winnipeg, Man. |
| | Reston, Man. | Wynyard, Sask. |
| | | Yorkton, Sask. |

AGENCIES IN THE UNITED STATES, ETC.

New York—52 Wall Street—H. M. J. McMichael and W. T. Oliver, Agents.
San Francisco—264 California Street—J. C. Welsh and A. S. Ireland, Agents.

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. AUSTRALIA—Union Bank of Australia, Limited, and Branches. AUSTRALIA—Union Bank of Australia, Limited. INDIA, CHINA, and ZEALAND—Union Bank of Australia, Limited. WEST INDIES—Colonial Bank. 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 Banks' 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 New Brunswick

Notice is hereby given that a dividend of three and one-quarter per cent. (3 1/4 per cent.) being at the rate of thirteen per cent. (13 per cent.) per annum on the capital stock of this bank, has this day been declared for the quarter ending 31st December, 1910, and that the same will be payable at the bank and its branches on the 3rd day of January next to the shareholders of record of 19th of December.

Notice is hereby given that the annual general meeting of the shareholders of this bank will be held at the banking house on Monday, the 16th day of January next, for the election of Directors and the consideration of any other business that may legally come before the meeting. The chair will be taken at noon.

By order of the Board,

R. B. KESSEN, General Manager.

St. John, N.B., 18th November, 1910.

CHARTERED BANKS.

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: 62 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 its 166 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 ROYAL BANK OF CANADA

Incorporated 1869

Capital Paid up - - - - \$6,200,000
Reserve and Undivided Profits - \$6,900,000

Board of Directors

- | | |
|------------------------------|---|
| H. S. HOLT, Esq., President. | E. L. PEASE, Esq., Vice-President. |
| Wiley Smith, Esq., | Hon. D. Mackeen, Jas. Redmond, Esq., |
| F. W. Thompson, Esq., | G. R. Crowe, Esq., D. K. Elliott, Esq., |
| W. H. Thorne, Esq., | Hugh Paton, Esq., T. J. Drummond, Esq., |
| | Wm. Robertson. |

HEAD OFFICE, MONTREAL

E. L. Pease, General Manager; W. B. Torrance, Superintendent of Branches. C. E. Neill and F. J. Sherman, Assistant General Managers.

BRANCHES—ONTARIO

- | | | | |
|--------------|--------------------|--------------------|------------------|
| Arthur | Galt | Niagara Falls | Saint Ste. Marie |
| Bowmanville | Guelph | Centre | South River |
| Burk's Falls | Hamilton | Oshawa | Tillsonburg |
| Chippawa | Hanover | Ottawa | Toronto |
| Clinton | Ingersoll & Putnam | Ottawa, Bank St. | Toronto |
| Cobalt | Kenilworth | Ottawa, Market Br. | Dundas St |
| Cornwall | London | Pembroke | Blair St. |
| Elmwood | Niagara Falls | Peterborough | Welford |

QUEBEC

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|----------|------------------------|--------------------------|
| Joliette | Montreal West | Quebec |
| Montreal | Montreal, Stanley St. | Westmount, Greene Ave. |
| Montreal | Montreal, St. Paul | Westmount, Victoria Ave. |
| | Montreal, Laurier Ave. | |

NEW BRUNSWICK

- | | | | |
|-------------|---------------|-----------|---------------------|
| Bathurst | Edmundston | Moncton | St. John, North End |
| Campbellton | Fredericton | Newcastle | St. Leonards |
| Dalhousie | Grand Falls | Reston | Sackville |
| Dorchester | Jacquet River | St. John | Woodstock |

NOVA SCOTIA

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|--------------------|--------------------|-----------------|--------------|
| Amherst | Dominion | Londonderry | Shubenacadie |
| Annapolis Royal | Glace Bay | Louisburg | Springhill |
| Antigonish | Guysboro | Lunenburg | Stellarton |
| Aricat | Halifax | Mabou | Sydney |
| Baddeck | Halifax, North End | Maitland | Sydney Mines |
| Barrington Passage | Halifax, South End | Meteghan | St. Peter's |
| Bear River | Halifax, Bucking- | Middleton | Truro |
| Berwick | ham Street | New Glasgow | Westmouth |
| Bridgetown | Inverness | North Sydney | Whitney Pier |
| Bridgewater | Kentville | Parrsboro | Wingsor |
| Clarke's Harbor | Lawrencetown | Pictou | Wolfville |
| Dartmouth | Liverpool | Port Hawkesbury | Yarmouth |
| Digby | Lockeport | Sherbrooke | |

PRINCE EDWARD ISLAND

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| Crapaud | Charlottetown | Summerside |
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MANITOBA

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| Brandon | Winnipeg | |
| Plumas | do. Grain Exchange | |
| Calgary | Edmonton | Lethbridge |

NEWFOUNDLAND

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| St. John's |
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SASKATCHEWAN

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| Davidson | Lipton | Lumsden |
| Moose Jaw | Prince Albert | Regina |
| Saskatoon | Scott | |

ALBERTA

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|---------|----------|------------|------------|
| Calgary | Edmonton | Lethbridge | Morinville |
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BRITISH COLUMBIA

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|---------------|-----------------|---------------|---------------|
| Abbotsford | Kelowna | Prince Rupert | Vancouver— |
| Alberni | Ladner | Rossland | Fairview |
| Chilliwack | Ladysmith | Salmo | Illecet |
| Cranbrook | Nanaimo | Vancouver— | St. Pleasant |
| Cumberland | Nelson | Bridge Street | Park Drive |
| Courtenay and | New Westminster | Cordova St. | Vernon |
| Galton Wt. | Port Alberni | East End | Victoria |
| Grand Forks | Port Moody | Granville St. | Victoria West |

CUBA

- | | | | |
|-----------|------------|-------------|-------------------|
| Antilla | Cienfuegos | Havana— | Matanzas |
| Caibarien | Cardenas | Galiano St. | Sagua |
| Camaguey | Havana | Manzanillo | San Diego de Cuba |

PORTO RICO

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| San Juan | Ponce |
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BAHAMAS

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|--------|---------------|
| Nassau | Port of Spain |
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LONDON: 2 Bank Building, Princes St., E.C. NEW YORK: 68 William St.

MISCELLANEOUS.

Manual of Canadian Banking

By H. M. P. ECKARDT

Postpaid to any country \$2.50

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