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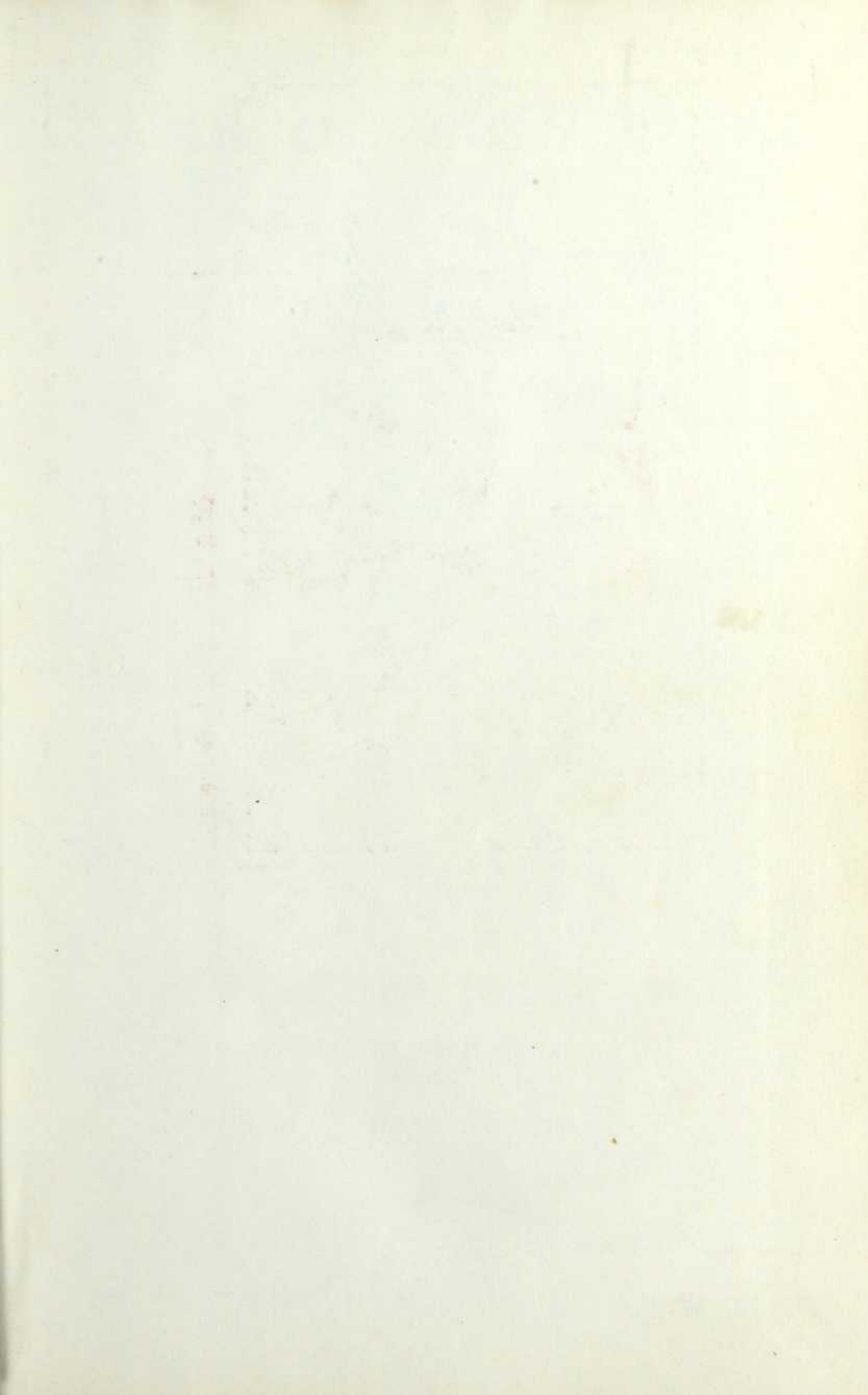


MONTREAL

JOHN LOVELL & SON, LIMITED, PRINTERS AND PUBLISHERS

1912

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BANK OF MONTREAL

(ESTABLISHED 1817.) Incorporated by Act of Parliament.
CAPITAL paid up (Authorised \$16,000,000.00) **\$15,529,000.00**
REST **15,000,000.00**
UNDIVIDED PROFITS **1,855,185.36**

HEAD OFFICE . . . MONTREAL.

BOARD OF DIRECTORS:

RT. HON. LORD STRATHCONA AND MOUNT ROYAL, G.C.M.G., G.C.V.O., Honorary President.
 R. B. ANGUS, President. SIR EDWARD CLOUSTON, BART., Vice-Pres.
 E. B. GREENSHIELDS. SIR WILLIAM MACDONALD. JAMES ROSS.
 HON. ROBT. MACKAY. SIR THOS. SHAUGHNESSY, K.C.V.O. DAVID MORRIE.
 C. R. HOSMER. A. BAUMGARTEN. H. V. MEREDITH.

H. V. MEREDITH, General Manager,
 A. MACNIDER, Chief Inspector and Superintendent of Branches.
 C. SWEENEY, Supt. British Columbia Branches. W. E. STAVERT, Supt. Maritime Provinces and Nfld. Branche
 A. D. BRAITHWAITE, Supt. Ontario Branches. F. J. COCKBURN, Supt. Quebec Branches.
 E. P. WINSLOW, Supt. of North West Branches.
 D. R. CLARKE, Inspector Maritime Provinces and Newfoundland Branches.

**BRANCHES:
 IN CANADA**

PROVINCE OF ONTARIO	Pictou	MONTREAL, Cont.	HALIFAX	Sumfield, Alta.
Alliston	Port Arthur	" Ste. Anne de	" North End	Weyburn, Sask.
Almonte	Port Hope	" Bellevue	Lunenburg	WINNIPEG, MAN.
Aurora	Sarnia	" St. Henri	Mahone Bay	" Fort Rouge
Belleville	Sault Ste. Marie	" St. Lawrence	Port Hood	" Logan Ave
Bowmanville	Stratford	" (Bldv.)	Sydney	BRITISH COLUMBIA
Brantford	St. Mary's	" West End	Wolfville	Armstrong
Brookville	Sudbury	" Westmount	Yarmouth	Athalmer
Chatham	TOKONTO	QUEBEC	PRINCE EDWARD ISLAND	Chilliwack
Collingwood	" Bathurst St.	" St. Roch	Charlottetown	Cloverdale
Cornwall	" Carlton St.	" Upper Town	NORTH WEST PROVINCES	Enderby
Deseronto	" Dundas St.	Sawyerville	Altona, Man.	Greenwood
Eglington	" Queen St.	Sherbrooke	Brandon, Man.	Hosmer.
Fenelon Falls	" Yonge St.	St. Hyacinthe	Calgary, Alta.	Kamloops
Fort William	Trenton	Theftord Mines	" -Ogden Shops, Br.	Kelowna
Goderich	Tweed	Three Rivers	Cardston, Alta.	Merritt
Guelph	Wallaceburg	NEW BRUNSWICK	Edmonton, Alta.	Nelson
HAMILTON	Waterford	Bathurst	Gretna, Man.	New Denver
" Barton-Victoria	PROVINCE OF QUEBEC.	Chatham	High River, Alta.	New Westminster
Holstein	Buckingham	Edmundston	Indian Head, Sask.	Nicola
King City	Cookshire	Fredericton	Lethbridge, Alta.	North Vancouver
Kingston	Danville	Grand Falls	Magrath, Alta.	Penticton
Lindsay	Fraserville	Hartland	Medicine Hat, Alta.	Port Alberni
London	Grand Mere	Moncton	Moose Jaw, Sask.	Port Haney
Mount Forest	Levis	Perth	Oakville, Man.	Prince Rupert
Newmarket	Megantic	Shediac	Outlook, Sask.	Princeton
Oakwood	MONTREAL	St. John	Portage la Prairie,	Rosland
OTTAWA	" Hochelaga	Woodstock	Man.	Sapperton
" Bank St	" Maisonneuve	PROV. OF NOVA SCOTIA	Raymond, Alta.	Summerland
" Hull, P-Q	" Papineau Ave.	Amherst	Regina, Sask.	VANCOUVER
Paris	" Peel St.	Bridgewater	Rosenfeld, Man.	" Main Street.
Perth	" Point St. Charles	Canso	Saskatoon, Sask.	Vernon
Peterborough	" Seigneurs St.	Glace Bay	Spring Coulee, Alta.	Victoria
				West Summerland

IN NEWFOUNDLAND: ST. JOHN'S, BIRCHY COVE, GRAND FALLS.
IN GREAT BRITAIN: LONDON, 47 Threadneedle Street, E.C., F. WILLIAMS TAYLOR, Manager
IN THE UNITED STATES: NEW YORK, R. Y. HEDDEN, W. A. BOG, J. T. MOLINEUX, Agents
 64 Wall Street. CHICAGO. SPOKANE
IN MEXICO: MEXICO, D. F.

BANKERS IN GREAT BRITAIN:

LONDON, The Bank of England, The Union of LONDON, The Bank of Liverpool, Ltd.
 London and Smith's Bank, Ltd. The London SCOTLAND, The British Linen Bank
 County and Westminster Bank, Ltd. The and Branches
 National Provincial Bank of England, Ltd.

BANKERS IN THE UNITED STATES:

NEW YORK, The National City Bank, National BOSTON, The Merchants National Bank.
 Bank of Commerce in New York, National BUFFALO, The Marine National Bank.
 Park Bank. SAN FRANCISCO, The First National Bank, The
 PHILADELPHIA, Fourth Street National Bank Anglo and London-Paris National Bank.

FOREIGN AGENTS:

PARIS, Credit Lyonnais, Comptoir National d'Escompte de Paris, Banque Suisse et Francaise
 BERLIN, Deutsche Bank, INDIA, CHINA AND JAPAN, Chartered Bank of India, Australia and China.
 Hong Kong and Shanghai Banking Corporation, AUSTRALIA AND NEW ZEALAND, Bank of New South
 Wales, Queensland National Bank, Union Bank of Australia.

SOUTH AMERICA:

ARGENTINE REPUBLIC, London and River Plate Bank, Ltd. BOLIVIA, W. R. Grace and Co.
 BRAZIL, London and Brazilian Bank, Ltd. BRITISH GUIANA, Colonial Bank. CHILI, W. R. Grace
 and Company. PERU, W. R. Grace and Company.

19140

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 St., 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 Branch Returns.

E. STONHAM, Assisant Secretary.

J. H. GILLARD, A. S. HALL and N. V. R. HUUS, Assistant Inspectors.

BRANCHES IN CANADA
A. P. HAZEN, Manager Montreal Branch.

Agassiz, B. C.	Fort George, B.C.	Montreal, P.Q.	St. Martins, N.B.
Alexander, Man.	Forward, Sask.	" St. Catherine St.	St. Stephen, N.B.
Ashcroft, B.C.	Fredericton, N.B.	" Rosemount	Saltcoats, Sask.
Battleford, Sask.	Girvin, Sask.	North Battleford, Sask.	Saskatoon, Sask.
Belmont, Man.	Halifax, N.S.	North Vancouver, B.C.	Semaus, Sask.
Bobcaygeon, Ont.	Hamilton, Ont.	" Upper Lonsdale Ave.	Toronto, Ont.
Bow Island, Alta.	" Victoria Ave.	Oak River, Man.	" Bloor & Lansdowne
Brandon, Man.	" Westinghouse Av.	Ottawa, Ont.	" King & Dufferin S's.
Brantford, Ont.	Hedley, B.C.	Paynton, Sask.	" Royce Ave.
Burdett, Alta.	Ituna, Sask.	Prince Rupert, B.C.	Trail, B.C.
Cainsville, Ont.	Kaslo, B.C.	Punnichy, Sask.	Vancouver, B.C.
Calgary, Alta.	Kelliher, Sask.	Quebec, P. Q.	Varennes, P.Q.
Campbellford, Ont.	Kerrisdale, B.C.	" St. John's Gate	Verdun, Que.
Ceylon, Sask.	Kingston, Ont.	Quesnel, B.C.	Victoria, B.C.
Darlingford, Man.	Lampman, Sask.	Raymore, Sask.	Wakaw, Sask.
Davidson, Sask.	Lillooet B.C.	Reston, Man.	Waldron, Sask.
Dawson, Yukon	London, Ont.	Rhein, Sask.	Weston, Ont.
Duck Lake, Sask.	" Market Sq.	Rosland, B.C.	West Toronto, Ont.
Duncans, B.C.	Longueuil, P.Q.	Rosthern, Sask.	Winnipeg Man.
Edmonton, Alta.	Lytton, B.C.	St. John, N.B.	Wynvard, Sask.
Estevan, Sask.	MacLeod, Alta.	" Haymarket Square	Yorkton, Sask.
Penelon Falls, Ont.	Midland, Ont.	" Union St.	

AGENCIES IN THE UNITED STATES, ETC.

NEW YORK—52 WALL STREET—H. M. J. McMICHAEL and W. T. OLIVER, Agents.

SAN FRANCISCO—264 CALIFORNIA ST.—G. B. GERRARD and A. S. IRELAND, Agents.

CHICAGO—Merchants Loan and Trust Co.

MINNEAPOLIS—Security National Bank

THE MERCHANTS' BANK

OF CANADA

Established 1864

Capital Paid Up	-	-	\$6,000,000
Reserve Fund and Undivided Profits	-	-	\$5,458,878
Total Deposits, 30th Nov. 1911, over	-	-	\$63,000,000
Total Assets, 30th Nov. 1911, over	-	-	\$81,000,000
HEAD OFFICE	-	-	MONTREAL

BOARD OF DIRECTORS:

President, SIR H. MONTAGU ALLAN, C. V. O.

Vice-President, K. W. BLACKWELL

JONATHAN HODGSON
F. ORR LEWISTHOS. LONG
A. A. ALLANALEX. BARNET
C. C. BALLANTYNE

E. F. HEBDEN, General Manager

T. E. MERRETT, Supt. and Chief Inspector.

BRANCHES AND AGENCIES:

ONTARIO	Lucan	QUEBEC	ALBERTA	Viking
Acton	Markdale	Montreal :	Acme	Wainwright
Alvinston	Meaford	H. O.—St. James St.	Brooks	Walsh
Athens	Mildmay	1255 St. Cath. E.	Calgary:	Wetaskiwin
Belleville	Mitchell	32 ¹ / ₂ St. Cath. W.	" 2nd St. E.	SASKATCHEWAN
Berlin	Napanee	133 ¹ / ₂ St. Law. Boul	Camrose	Antler
Bothwell	Oakville	1866 St. Law. Boul	Carstairs	Areola
Brampton	Orillia	Beaubarnois	Castor	Carnduff
Chatham	Ottawa	Lachine	Coronation	Frobisher
Chatsworth	Owen Sound	Quebec,	Daysland	Gainsborough
Chesley	Parkdale	" St. Sauveur	Delbourne	Gull Lake
Creemore	Perth	Rigaud	Edgerton	Kisbey
Delta	Prescott	Shawville	Edmonton	Maple Creek
Eganville	Preston	Sherbrooke	" Namayo Av.	Melville
Elgin	Renfrew	Stratford	Edson	Moose Jaw
Elora	St. Eugene	St. Agathe	Islay	Oxbow
Finch	St. George	St. Jerome	Killam	Regina
Fort William	St. Thomas	St. Johns	Lacombe	Saskatoon
Galt	Tara	MANITOBA	Leduc	Unity
Gananoque	Thamesville	Brandon	Lethbridge	Whitewood
Georgetown	Tilbury	Carberry	Manville	BRITISH COLUMBIA
Glencoe	Toronto:	Gladstone	Medicine Hat	Chilliwack
Gore Bay	" Wellington St.	Munson	New Norway	Elko
Granton	" Dundas St.	New Norway	Okotoks	Nanaimo
Hamilton	" Parliament St.	Olds	Fincher Station	New Westminster
Hanover	Walkerton	Red Deer	Red Deer	Sidney
Hespeler	Wallaceburg	Sedgewick	Stettler	Vancouver
Ingersoll	Watford	Strome	Strome	" Hastings St.
Kincardine	West Lorne	Trochu	Trochu	Victoria
Kingston	Westport	Vegrevill	Vegrevill	NOVA SCOTIA
Lancaster	Whitley			Halifax
Landowne	Windsor			NEW BRUNSWICK
Leamington	Yarker			St. John
Little Current				
London				

SUB-AGENCIES: *Quebec*—Bury, St. Jovite. *Ontario*—London South, Lyndhurst, Muirkirk, Williamstown. *Manitoba*—Griswold, Sidney. *Alberta*—Botha, Chauvin, Ryley.

A General Banking Business transacted. Interest at 3 per cent. per annum allowed on **Savings Bank Deposits** of \$1.00 and upwards.

Commercial Letters of Credit issued, available in China, Japan, and other Foreign Countries.

Travellers' Letters of Credit and Cheques issued available in all parts of the World.

Drafts sold available in any city or banking town in the United Kingdom or United States.

NEW YORK AGENCY—63 and 65 Wall Street

AGENTS IN GREAT BRITAIN—THE LONDON JOINT STOCK BANK, LIMITED; THE ROYAL BANK OF SCOTLAND.

THE ROYAL BANK OF CANADA

INCORPORATED 1869

CAPITAL PAID UP	\$7,500,000
RESERVE AND UNDIVIDED PROFITS	8,820,000
AGGREGATE ASSETS	115,000,000

Board of Directors

H. S. HOLT, Esq., President	E. L. PEASE, Esq., Vice-President
WILEY SMITH, ESQ.	G. R. CROWE, ESQ.
W. H. THORNE, ESQ.	HUGH PATON, ESQ.
HON. D. MACKEEN	WM. ROBERTSON, ESQ.
	JAS. REDMOND, ESQ.
	D. K. ELLIOT, ESQ.
	T. J. DRUMMOND, ESQ.

HEAD OFFICE, MONTREAL

E. L. PEASE, General Manager	W. B. TORRANCE, Supt. of Branches.
C. E. NEILL and F. J. SHERMAN,	Assistant General Managers.

BRANCHES—ONTARIO

Arthur	Clinton	Fort William	Hanover	Niagara	Pembroke	South River
Bowmanville	Cornwall	Galt	Ingersoll	Falls (2)	Peterborough	Tilsonburg
Burk's Falls	Elmwood	Guelph	Keelworth	Oshawa	Sault Ste.	Toronto (3)
Chippawa		Hamilton	London	Ottawa (3)	Marie	Welland

QUEBEC

Joliette and Rawdon	Montreal (10)	Quebec
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NEW BRUNSWICK

Bathurst	Dorchester	Grand Falls	Newcastle	St. John,	Sackville
Campbellton	Edmunston	Moncton	Rexton	North End	Woodstock
Dalhousie	Fredericton		St. John	St. Leonards	

NOVA SCOTIA

Amherst	Dartmouth	Londonderry	North Sydney	St. Peter's
Annapolis Royal	Digby	Louisburg	Parishboro	Truro
Antigonish	Glace Bay	Lunenburg	Pictou	Weymouth
Arlsht	Guysboro	Mabou	Port Hawkesbury	Whitney Pier
Baddeck	Halifax (4)	Maitland	Port Morien	Windsor
Barrington Passage	Inverness	Meteghan River	Sherbrooke	Wolfville
Bear River	Kentville	Middleton	Shubenacadie	Yarmouth
Berwick	Lawrencetown	Mulgrave	Springhill	
Bridgetown	Liverpool	New Glasgow	Sydney	
Bridgewater	Lockport	New Waterford	Sydney Mines	

PRINCE EDWARD ISLAND

Charlottetown	Summerside	Tignish
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NEWFOUNDLAND

St. John's	Trinity
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MANITOBA

Brandon	Winnipeg
Plumas	do. Grain Exchange

Athabasca	Calgary	Lethbridge	Morinville
Landing	Edmonton (2)	Magrath	Taber
Blairmore	Lacombe	Medicine Hat	Vermilion

SASKATCHEWAN

Arlsht	Craik	Lipton	Milden	Regina	Swift Current
Bethune	Davidson	Lumsden	Moose Jaw	Saskatoon	Weyburn
Conquest	Delisle	Lusland	Prince Albert	Scott	

BRITISH COLUMBIA

Abbotsford	Eburne	Ladysmith	Port Moody	Sardis
Athlert	Grand Forks	Nanaimo	Prince Rupert	Vancouver (11)
Chilliwack	Hope	Nelson	Princeton	Vernon
Courtenay	Kamloops	New Westminster (2)	Rosedale	Victoria
Cranbrook	Kelowna	North Vancouver	Rosland	Victoria West
Cumberland	Ladner	Port Alberni	Salmo	

BRANCHES—CUBA, BRITISH WEST INDIES, ETC.

CUBA	Havana (4)	PORTO RICO	Mayaguez	BAHAMAS	Nassau	LONDON
Antilla	Manzanillo	Ponce	San Juan	Barbados	Bridgetown	2 Bank Bldgs., Princes St.
Bayamo	Matanzas	DOMINICAN REPUBLIC	Santo Domingo	JAMAICA	Kingston	NEW YORK
Caibarien	Sagua	San Pedro de Macoris		TRINIDAD	Port of Spain	Cor. William and Cedar Sts.
Ciego de Avilla	Puerto Padre					
Camaguey	Sancti Spiritus					
Cienfuegos	Santiago de Cuba					
Cardenas						
Guantanamo						

PRINCIPAL CORRESPONDENTS:

GREAT BRITAIN —Bank of England, Bank of Scotland, London County and Westminster Bank, Ltd.	UNITED STATES —New York—Chase National Bank, " " First National Bank, " " National Bank of Commerce, " " Blair & Company, Boston—National Shawmut Bank, " " First National Bank, Chicago—Illinois Trust and Savings Bank, Philadelphia—Philadelphia National Bank, San Francisco—First National Bank, " " Wells Fargo Nevada National Bank.
FRANCE —Credit Lyonnaise, Comptoir National d'Escompte.	
GERMANY —Deutsche Bank, Dresdner Bank, Direction der Disconto-Gesellschaft.	
CHINA and JAPAN —Hongkong and Shanghai Corporation.	
AUSTRALASIA —Bank of New South Wales.	

COLLECTIONS

In Canada, Cuba and British West Indies handled promptly on favorable terms

ESTABLISHED 1825

THE STANDARD LIFE Assurance Company

OF EDINBURGH, SCOTLAND

Head Office for Canada - - Montreal

Subsisting Assurances	-	\$147,781,270
Invested Funds	-	65,075,000
Annual Income	-	7,776,225
Bonuses Distributed	-	40,850,000
Investments under Canadian Branch		16,000,000

Low Rates, Absolute Security
Unconditional Policies
Prompt Settlement of Claims

WM. H. CLRK-KENNEDY

Asst. Manager

D. M. MCGOUN

Manager for Canada

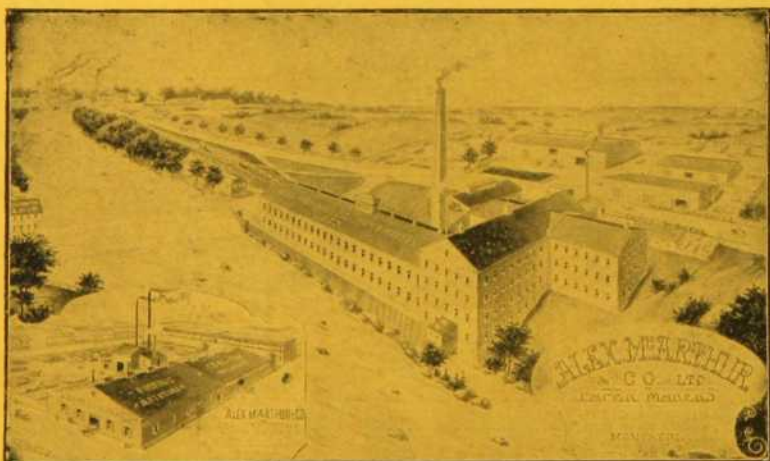
ALEX. McARTHUR & CO., LTD.



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P. O. BOX 1835

BELL TELEPHONES { MAIN 207
" 208
" 6589



Patent Roofings

Brands:

"Capitol" "Dreadnaught"

2 & 3 Ply Ready Roofing

Building Papers, Carpet Felt,
Tarred and Dry Sheathing,

Coal Tar Products and Roofing Cement,
Hanging and Print Paper.

Brown, Grey, Fibre and Manilla Wrappings.

PAPER MILLS :

- -

JOLIETTE, Que.

Felt Factory : HARBOUR AND LOGAN STS.

Office : 82-84 MCGILL STREET

MONTREAL

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