

Defalcations of Trusted Employees

Cannot be absolutely prevented, but they may be materially lessened and provided against by adherence to a few simple rules and

A BOND OF SURETYSHIP

Issued by an experienced Company

The former may be obtained gratis, and the latter at an equitable premium rate from

The Guarantee Company of North America

(Founded by EDWARD RAWLINGS in 1872)

Head Office - - BEAVER HALL HILL, MONTREAL

Telephone Uptown 6975 and 6976

Managing Director's Night Calls, Uptown 5555

Resources over \$2,200,000.00

DIRECTORS.

HARTLAND S. MACDOUGALL, President	
HENRY E. RAWLINGS, Vice-Pres.	GEORGE HAGUE
H. VINCENT MEREDITH	Hon. F. C. SMITH (St. Albans)
JAMES B. FORGAN (Chicago)	PHILIP STOCKTON (Boston)
JOHN MACDONALD (Toronto)	HENRY W. CANNON (New York)
HENRY E. RAWLINGS, Managing Director	
Sec.-Treas. : R. B. SCOTT	Superintendent : H. FROST
Assist.-Secretary : W. S. CHADWICK	

This Company also issues on behalf of responsible principals, at a nominal premium charge on the amount of the bond :

**Bonds in lieu of Certified Cheques to accompany
Tenders by Contractors for FURNISHING AND
INSTALLING SUPPLIES.**

Bonds for Costs in Actions before the Courts.

Bonds Required under Succession Duty Acts.

**Bonds Required by Inland Revenue Department from
Licensed Manufacturers and Warehousemen.**

BRANCHES IN THE PRINCIPAL CITIES OF CANADA AND THE UNITED STATES

THE STANDARD LIFE ASSURANCE COMPANY

ESTABLISHED 1825
INCORPORATED 1910

of EDINBURGH, SCOTLAND

Head Office in Canada: - MONTREAL

Subsisting Assurance	-	-	-	\$145,693,643
Invested Funds	-	-	-	66,500,000
Annual Income	-	-	-	7,780,620
Bonuses Declared	-	-	-	40,850,000
Investments under Canadian Branch	-	-	-	18,000,000
Claims paid	-	-	-	155,700,000

**LOW RATES, ABSOLUTE SECURITY, UNCONDITIONAL POLICIES
PROMPT SETTLEMENT OF CLAIMS**

W. H. CLARK KENNEDY
Asst. Manager

D. M. McGOUN
Manager for Canada

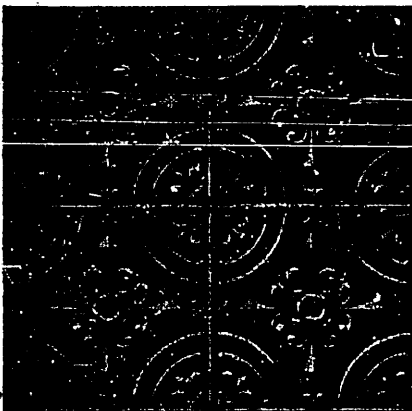
J. R. EAKIN, Secretary

WALLS AND CEILINGS

IN

EMBOSSED STEEL

**Aluminum, Copper,
Zinc, etc.**



Artistic, Durable, Economical,
Incombustible, Hygienic,
Acoustic, the most perfect
Interior Decorations.

MANUFACTURERS AND WHOLESALE
DEALERS IN

"Hays" Patent Metallic Lath-
ing, Metallic Shingles and
Sidings, Galvanised Steel
Conductors, Pipes, Eaves
and Troughs.

Materials used are of the Best.

Plans and Estimates Free.

METALLIC CEILINGS and SIDING CO.

Bell Tel. Up 3132

977 ST. JAMES ST., MONTREAL

THE ROYAL BANK OF CANADA

INCORPORATED 1869

Capital Paid Up - - - \$11,560,000
Reserve and Undivided Profits - 13,575,000

HEAD OFFICE - MONTREAL

BOARD OF DIRECTORS:

H. S. HOLT, President	E. L. PEASE, Vice-President	
E. F. B. JOHNSTON, K.C., 2nd Vice-President		
WILEY SMITH	D. K. ELLIOTT	WM. ROBERTSON
HON. D. MACKEEEN	HON. W. H. THORNE	A. J. BROWN, K.C.
JAS. REDMOND	HUGH FATON	W. J. SHEPPARD
G. R. CROWE	T. J. DRUMMOND	C. S. WILCOX
	A. E. DYMENT	C. E. NEILL

340 Branches in Canada and Newfoundland
28 Branches in Cuba, Porto Rico and
:: :: Dominion Republic :: ::
:: 9 Branches in British West Indies ::
New York Agency, cor. William and Cedar
London, Eng., Branch, Princes St., E. C.

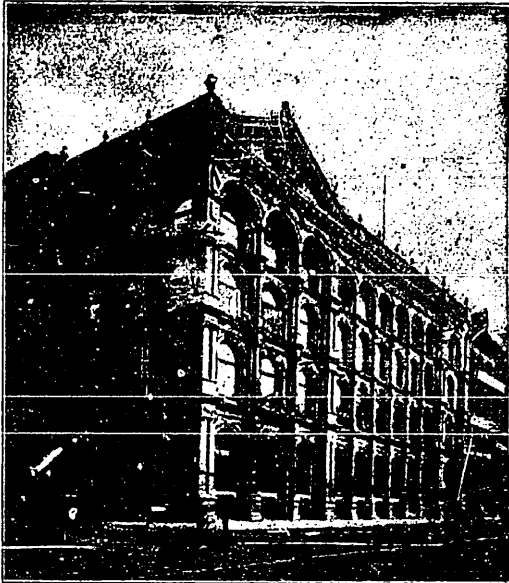
SAVINGS DEPARTMENT AT ALL BRANCHES

Interest Paid or Credited at Highest Current Rates

BRANCHES IN MONTREAL DISTRICT:

MAIN (CITY) BRANCH: 147 St. James Street	SEIGNEURS STREET: Cor. Notre Dame W. and Seigneurs
AMHERST AND ONTARIO BRANCH:	SHERBROOKE and BLEURY BRANCH: 211 Sherbrooke Street W.
BEAUBIEN STREET: Cor. St. Lawrence Boulevard	SNOWDON JUNCTION: Cor. Decary Ave & Queen Mary Rd
BEAVER HALL BRANCH: Cor. Dorchester Street	STANLEY STREET: Cor. St. Catherine West
BONSECOURS MARKET BRANCH: Near Bonsecours Market	VAN HORNE AVE.: Cor. Hutchison Street
COTE DES NEIGES BRANCH: 1794 Cote des Neiges Road	VILLE EMARD BRANCH: 253 Monk Boulevard
LAURIER AVE. Cor. Park and Laurier Aves.	MONTREAL WEST: Westminster Ave.
NOTRE DAME DE GRACE: Cor. Sherbrooke W. and Addington Ave.	WESTMOUNT: Greene Ave. and St. Catherine W.
PAPINEAU AVE.: Cor. Mount Royal Ave.	WESTMOUNT: Victoria Ave. and Sherbrooke W.
ST. CATHERINE & BLEURY BRANCH	ST. LAMBERT Quo.: 91 Victoria Ave.
ST. DENIS & ST. CATHERINE BRANCH	VILLE ST. LAURENT, Cor. Boulevard St. Germain and Decelles Street
ST. PAUL: Church Ave. and Rielle Street	

Imperial Bank of Canada



Montreal Building—Victoria Square.

Capital Paid up
\$7,000,000

Rest and Undivided
Profits
Over \$8,265,000

DIRECTORS:

D. R. WILKIE, President.
HON. R. JAFFRAY, Vice-President
WM. RAMSAY, of Bowland Stow, Scotland
ELIAS ROGERS
J. KERR OSBOPNE
PELEG HOWLAND
CAWTHRA MULOCK
HON. RICHARD TURNER
W. HAMILTON MERRITT, M. D. Quebec
St. Catharines
W. J. GAGE
SIR JAMES AIKINS, Winnipeg
E. W. COX, Toronto

HEAD OFFICE - - - TORONTO

BRANCHES:

Amherstburg, Ont.	Field, B.C.	Natal, B.C.	Saskatoon, Sask.
Arrowhead, B. C.	Fonthill, Ont.	Nashville, Ont.	Sault Ste. Marie, Ont. (2)
Athabaska Landing,	Fort William, Ont.	Nelson, B. C.	South Porcupine, Ont.
Aurora, Ont. [Alta.]	Fort Qu'Appelle, Sask.	New Liskeard, Ont.	St. Catharines, Ont. (2)
Balgoinie, Sask.	Galt, Ont.	Niagara Falls, Ont. (2)	St. David's, Ont.
Banff, Alta.	Golden, B. C.	Niagara-on-the-Lake, Ont.	St. Thomas, Ont. (2)
Belwood, Ont.	Hague, Sask.	North Bay, Ont.	South Woodsee, Ont.
Bolton, Ont.	Hamilton, Ont.	North Battleford, Sask.	Sparta, Ont.
Brandon, Man.	Harrow, Ont.	Ottawa, Ont.	Thessalon, Ont.
Brantford, Ont.	Humberstone, Ont.	Palgrave, Ont.	Thorold, Ont.
Broadview, Sask.	Ingersoll, Ont.	Port Arthur, Ont.	Timmins, Ont.
Caledon East, Ont.	Invermere, B.C.	Port Colborne, Ont.	Toronto, Ont. (16)
Calgary, Alta. (2)	Jordan, Ont.	Port Robinson, Ont.	Vancouver, B. C. (4)
Chase, B. C.	Kamloops, B. C.	Portage La Prairie, Man.	Victoria, B. C.
Cobalt, Ont.	Kandahar, Sask.	Preston, Ont.	Vineland, Ont.
Cochrane, Ont.	Kenora, Ont.	Prince Albert, Sask.	Welland, Ont.
Cottam, Ont.	Lethbridge, Alta.	Quebec, Que. (2)	Wetaskiwin, Alta.
Cranbrook, B. C.	Listowel, Ont.	Kedcliff, Alta.	Wilkie, Sask.
Davisville, Ont.	London, Ont.	Red Deer, Alta.	Wilmer, B. C.
Edmonton, Alta. (4)	Marshville, Ont.	Regina, Sask.	Windsor, Ont.
Elk Lake, Ont.	Medicine Hat, Alta.	Revelstoke, B. C.	Winnipeg, Man. (3)
Essex, Ont.	Montreal, Que. (3)	Ridgeway, Ont.	Woodstock, Ont.
Fergus, Ont.	Millet, Alta.	Rosthern, Sask.	Wynyard, Sask.
Fernie, B. C.	Moose Jaw, Sask.		

AGENTS IN GREAT BRITAIN—Lloyds Bank Limited, and The Commercial Bank of Scotland, Limited and Branches, with whom monies may be deposited for transfer to Canada by letter or cable.

SPECIAL ATTENTION GIVEN TO CANADIAN COLLECTIONS forwarded either direct to the Head Office of the Bank in Toronto or through its Agents in Great Britain.

AGENTS IN UNITED STATES.—New York—Bank of the Manhattan Company. Chicago—First National Bank. San Francisco—Wells Fargo Nevada National Bank. Boston—National Shawmut Bank. Buffalo—Marine National Bank.

AGENTS IN FRANCE.—Credit Lyonnais.

AGENTS IN GERMANY.—Deutsche Bank.

DRAFTS, MONEY ORDERS AND LETTERS OF CREDIT ISSUED available in all parts of the world.

Savings Bank Department—Interest allowed on deposits at all Branches of the Bank throughout the Dominion of Canada.

THE MERCHANTS' BANK OF CANADA

Established 1864

Capital Paid Up, - - - - - \$7,000,000
Reserve Fund - - - - - \$7,248,134

HEAD OFFICE - MONTREAL

BOARD OF DIRECTORS:

President, SIR H. MONTAGU ALLAN, C.V.O.
Vice-President, K. W. BLACKWELL

THOS. LONG
ANDREW A. ALLAN
F. HOWARD WILSON

ALEX. BARNET
C. C. BALLANTYNE
FARQUHAR ROBERTSON
ALFRED B. EVANS

F. ORR LEWIS
A. J. DAWKS
GEO. L. CAINS

E. F. HEBDEN, General Manager

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

BRANCHES AND AGENCIES:

QUEBEC

Montreal :	133 rd St. Law. Boul	Huntingdon	Quebec	St. Agathe
H.O.—St. James St.	1866 St. Law. Boul	Lachine	Quyon	St. Jerome
1255 St. Cath. E.	St. Denis St.	Maisonneuve	Rigaud	St. Johns
32 nd St. Cath. W.	Beaubarnois	Napierville	St. Saunveur	St. Jovite
672 Centre St.	Bury	Ormstown	Shawville	Three Rivers
	Chateauguay Basin		Sherbrooke	Vaudreuil

ONTARIO

Acton	Elgin	Ingersoll	Oakville	Thamesville
Alvinston	Elora	Kincardine	Orillia	Tilbury
Athens	Finch	Kingston	Ottawa	Toronto:
Belleville	Fort William	Lancaster	Owen Sound	“ Dundas St.
Berlin	Galt	Lansdowne	Perth	“ Parliament St.
Bothwell	Gananoque	Leamington	Prescott	“ Parkdale
Brampton	Georgetown	Little Current	Preston	Walkerton
Brantford	Glencoe	London	Renfrew	Walkerville
Bronte	Gore Bay	Lucan	Sarnia	Wallaceburg
Chatham	Granton	Markdale	Stratford	Watford
Chatsworth	Guelph	Mesford	St. Catharines	West Lorne
Chester	Hamilton	Mildmay	St. Eugene	Westport
Clarkson	“ East End	Mitchell	St. George	Wheatley
Creamore	Hanover	Napanee	St. Thomas	Williamstown
Delta	Hespeler	Newbury	Tara	Windsor
Eganville				Yarker

MANITOBA

Brandon	Hartney	Napinka	Portage la Prairie	Starbuck
Carberry	Macgregor	Neepawa	Russell	Winnipeg
Gladstone	Morris	Oak Lake	Souris	“ Bann Ave.

ALBERTA

Aome	Daysland	Hanna	Munson	Stettler
Brooks	Delburne	Hughenden	Okotoks	Strome
Calgary:	Donalds	“ Lay	Olds	Tofield
“ 2nd St. E.	Edgerton	Killam	Raymond	Trochu
Camrose	Edmonton	Lacombe	Redcliff	Vegreville
Carstairs	“ Alberta Av.	Leduc	Red Deer	Viking
Castor	“ Athabaska Av.	Lethbridge	Rimsey	Wainwright
Chauvin	“ Namayo Av.	Mannville	Rumsey	Westaskin
Coronation	Edson	Medicine Hat	Sedgewick	West Edmonton

SASKATCHEWAN

Antler	Forres	Humboldt	Maple Creek	Regina
Arcola	Frobisher	Kelvinhurst	Melville	Saskatoon
Battleford	Gainsborough	Kisbey	Moose Jaw	Shaunasson
Carnduff	Gull Lake	Limerick	Oxbow	Unity
Eastend				Whitewood

BRITISH COLUMBIA

Chilliwack	Ganges Harbor	New Westminster	Vancouver	Victoria
Elko	Nanaimo	Oak Bay	“ Hastings St.	“ North End
		Sidney		

NOVA SCOTIA—Halifax, New Glasgow

NEW BRUNSWICK—St. John's

SUB-AGENCIES: Ontario—Addison, Calabogie, Ford, Frankville, Hawkestone, London South, London East, Lyndhurst, Mulrirk, Newington, Pelee Island. Manitoba—Anatin, Griswold, Laurier, Oakville, Sidney. Alberta—Botha, Czar. Saskatchewan—MacNutt, Dollard.

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

7
THE

Bank of British North America

ESTABLISHED IN 1836

INCORPORATED BY ROYAL CHARTER IN 1840

Paid Up Capital - - \$4,866,666
Reserve Fund - - 3,017,333

Head Office: 5 Gracechurch St., London, E.C.

JACKSON DODDS, Secretary

W. S. GOLDBY, Manager

COURT OF DIRECTORS:

F. R. S. BALFOUR
J. H. BRODIE
J. H. MAYNE CAMPBELL
C. W. TOMKINSON

E. A. HOARE
E. G. HOARE
FREDERIC LUBBOCK
GEO. D. WHATMAN

Head Office in Canada: ST. JAMES STREET, MONTREAL

H. B. MACKENZIE, General Manager

J. ANDERSON, Supt. of Branches

H. A. HARVEY, Supt. of Eastern Branches, Montreal

J. McEACHERN, Supt. of Central Branches, Winnipeg

O. R. ROWLEY, Chief Inspector

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

B. C. GARDNER and H. R. POWELL, Assistant Inspectors.

BRANCHES IN CANADA:

Agassiz, B.C.
Alexander, Man.
Ashcroft, B.C.
Battleford, Sask.
Bella Coola, B.C.
Bobcaygeon, Ont.
Boucherville, P.Q.
Bow Island, Alta.
Brandon, Man.
Brantford, Ont.
Bromhead, Sask.
Burdett, Alta.
Cainsville, Ont.
Calgary, Alta.
Campbellford, Ont.
Ceylon, Sask.
Darlingford, Man.
Davidson, Sask.
Dawson, Yukon
Duck Lake, Sask.
Duncan, B.C.
Edmonton, Alta.
Esquimalt, B.C.
Estevan, Sask.
Fenelon Falls, Ont.
Fort George, B.C.
Fredericton, N.B.
Girvin, Sask.
Halifax, N.S.

Hamilton, Ont.
(3 offices)
Hedley, B.C.
Ituna, Sask.
Kandahar, Sask.
Kaslo, B.C.
Kelliher, Sask.
Kerrisdale, B.C.
Kingston, Ont.
Lampman, Sask.
Lillooet, B.C.
London, Ont.
(2 offices)
Longueuil, P.Q.
Lytton, B.C.
Macleod, Alta.
Midland, Ont.
Montreal, P.Q.
(3 offices)
Mount Dennis, Ont.
North Battleford, Sask.
North Vancouver, B.C.
Oak River, Man.
150-Mile House, B.C.
Ottawa, Ont.
Prince Rupert, B.C.
Punnichy, Sask.
Quebec, P.Q.
(2 offices)
Quesnel, B.C.

Raymore, Sask.
Reston, Man.
Rhein, Sask.
Rossland, B.C.
Rosthern, Sask.
St. Catharines, Ont.
St. John, N.B.
(3 offices)
St. Stephen, N.B.
Saltcoats, Sask.
Saskatoon, Sask.
Selkirk, Man.
Semans, Sask.
Toronto, Ont.
(5 offices)
Trail, B.C.
Vancouver, B.C.
Varenes, P.Q.
Verdun, P.Q.
Victoria, B.C.
(2 offices)
Wakaw, Sask.
Waldron, Sask.
West Toronto, Ont.
Weston, Ont.
Winnipeg, Man.
(2 offices)
Wynyard, Sask.
Yorkton, Sask.

AGENCIES IN UNITED STATES, ETC.

NEW YORK } Agents } W. T. Oliver
52 Wall Street } P. C. Harrison
CHICAGO—Merchants Loan and Trust Co.
MINNEAPOLIS—Security National Bank.

SAN FRANCISCO } Agents } A. G. Fry
204 California Street } A. S. Ireland
BOSTON—Merchants National Bank.
PORTLAND, ORE.—Ladd & Tilton.
SEATTLE—Dexter Horton National Bank.

FOREIGN AGENTS—LONDON BANKERS—The Bank of England, Messrs. Glyn & Co. LIVERPOOL—Bank of Liverpool, Limited. SCOTLAND—National Bank of Scotland, Limited. IRELAND—Provincial Bank of Ireland, Limited. National Bank, Limited. AUSTRALIA—Union Bank of Australia, Limited. NEW ZEALAND—Union Bank of Australia, Limited. INDIA, CHINA and JAPAN—Mercantile Bank of India, Limited. WEST INDIES—Colonial Bank, FRANCE—Credit Lyonnais. GERMANY—Deutsche Bank. Agents in Canada for Colonial Bank, London & West Indies.

Drafts, Money Orders, Circular Letters of Credit and Travellers' Cheques issued negotiable in all Parts of the World.

SAVINGS DEPARTMENT AT ALL BRANCHES.

SIR EDMUND WALKER, C.V.O., LL.D., D.C.L., *President.*
 ALEXANDER LAIRD, *General Manager.* JOHN AIRD, *Ass't. General Manager*

The Canadian Bank of Commerce

Head Office - - - TORONTO

Capital Paid up - \$15,000,000
Rest - - - 13,500,000

Branches throughout Canada, and in the United States,
 London, Eng., Mexico City and Newfoundland

A General Banking Business Transacted
 Sterling Exchange Bought and Sold
 Travellers' Letters of Credit issued
 Available in all parts of the World
 Travellers' Cheques and Money Orders Sold
 Savings Bank Department
 Interest allowed on Deposits.

BRANCHES IN MONTREAL

Main Office: St. James Street

H. B. WALKER - - - - - MANAGER
 W. LEGGAT - - - - - ASSISTANT MANAGER

Crescent and St. Catherine Street

M. A. MACFARLANE - - - - - MANAGER

St. Catherine and Metcalfe Street

DONALD McLENNAN - - - - - MANAGER

St. Catherine and City Hall

W. E. MOREHOUSE - - - - - MANAGER

875 St. Denis Street

J. R. BOIVIN - - - - - MANAGER

Prince Arthur and Park Avenue

J. B. BEACH - - - - - MANAGER

635 Ontario Street, Maisonneuve

E. H. CARTER - - - - - MANAGER

BANK OF MONTREAL

(ESTABLISHED 1817.)

Incorporated by Act of Parliament.

CAPITAL paid up - - - - - \$16,000,000.00
 REST. - - - - - 16,000,000.00
 UNDIVIDED PROFITS - - - - - 1,098,968.40

HEAD OFFICE . . . MONTREAL.

BOARD OF DIRECTORS:

R. B. ANGUS, Esq.
 HON. ROBT. MACKEY.
 C. R. HOSMER, Esq.
 H. R. DRUMMOND, Esq.

H. V. MEREDITH, Esq., President.
 E. B. GREENSHIELDS, Esq.
 SIR THOS. SHAUGHNESSY, K.C.V.O.
 A. BAUMGARTEN, Esq.
 D. FORBES ANGUS, Esq.

SIR WILLIAM MACDONALD.
 DAVID MORRICE, Esq.
 C. B. GORDON, Esq.
 WM. MCMASTER, Esq.

SIR FREDERICK WILLIAMS-TAYLOR, General Manager,
 A. D. BRATHWAITE, Assistant General Manager.
 C. SWENEY, Supt. British Columbia Branches.
 F. J. COOKBURN, Supt. Quebec Branches.
 E. P. WINSLOW, Supt. North West Branches.

D. K. CLARKE, Supt. Maritime Provinces and Newfoundland Branches.

BRANCHES:

IN CANADA

ONTARIO	Ontario—Cont.	Quebec—Cont.	Nova Scotia—Cont.	Medicine Hat, Alta.
Alliston	Stirling	" Papeau Ave.	Lunenburg	Raymond, Alta.
Almonte	Stratford	" Peel St	Mahone Bay	Red Deer, Alta.
Aurora	St. Catharines	" Point St. Charles	Port Hood	
Belleville	St. Mary's	" Seigneurs St.	Riverport	BRITISH COLUMBIA
Berlin	Sudbury	" Ste. Anne de	Sydney	Alberni
Bowmanville	TORONTO	Bellevue	Wolfville	Arnstroem
Brantford	" Bathurst St.	" St. Henri	Yarmouth	Athalmer
Brockville	" Carlton St.	" St. Lawrence	PRINCE EDWARD ISLAND	Chilliwack
Chatham	" Dundas St.	" West End	Charlottetown	Cloverdale
Collingwood	" Queen St. East	" Westmount		Enderby
Cornwall	" Queen and	" Windsor St.	MANITOBA	Greenwood
Deseronto	Portland Sts.	Quebec	Altona, Man.	Hosmer.
Eglington	" Yonge St.	" St. Roch	Brandon, Man.	Invermere
Fenelon Falls	Trenton	" Upper Town	Dauphin, Man.	Kamloops
Fort William	Tweed	Sawyerille	Portage la Prairie,	Kelowna
Goderich	Wallaceburg	Sherbrooke	Man	Lumby
Guelpi	Waterford	St. Hyacinthe	Winnipeg, Man.	Merritt
Hamilton	Welland	Theftord Mines	" Fort Rouge	Nelson
" Barton-Victoria	Windsor	Three Rivers	" Logan Ave	New Denver
Holstein	QUEBEC	NEW BRUNSWICK	SASKATCHEWAN	N. Westminister
King City	Buckingham	Bathurst	Indian Head, Sask.	Nicola
Kingston	Cookshire	Chatham	Moose Jaw, Sask.	North Vancouver
Lindsay	Danville	Fredericton	Outlook, Sask.	Penticton
London	Fraserville	Grand Falls	Prince Albert, Sask.	Port Alberni
Mount Forest	Granby	Hartland	Regina, Sask.	Port Coquitlam
Newmarket	Grand Mere	Moncton	Saskatoon, Sask.	Port Haney
Oakwood	Hull	Perth	Swift Current, Sask.	Prince Rupert
Ottawa	Levis	Shediac	Wayburn, Sask.	Princeton
" Bank St	Magog	St. John	Yorkton	Rossland
Paris	Megantic	Woodstock	ALBERTA	Summerland
Perth	Montreal	NOVA SCOTIA	Calgary, Alta.	VANCOUVER
Peterborough	" Bleury St.	Amherst	" East End	" Main Street
Ploton	" Hochelaga	Bridgewater	" Ogden Shops	" Prior Street
Port Arthur	" Lachine	Canso	Cardston, Alta.	
Port Hope	" Maisonneuve	Glace Bay	Edmonton, Alta.	Vernon
Sarnia	" Notre Dame de	Halifax	High River, Alta.	Victoria
Sault Ste. Marie	Grace	" North End	Lehighbridge, Alta.	West Summerland
Schreiber		ST. JOHN'S,	Magrath, Alta.	
			CURLING	GRAND FALLS

IN NEWFOUNDLAND:

IN GREAT BRITAIN:

LONDON, 47 Threadneedle Street, E.C.

G. C. CASSELS, Manager.

IN THE UNITED STATES:

" SUB-AGENCY, 9 Waterloo Place, Pall Mall, S.W.

NEW YORK, R. Y. HEDDEN, W. A. BOO, J. T. MOLINEUX, Agents.
 Agents, 64 Wall Street. CHICAGO. SPOKANE.

IN MEXICO: MEXICO, D. F.

BANKERS IN GREAT BRITAIN:

LONDON, The Bank of England. The Union of London and Smith's Bank, Ltd. London County and Westminster Bank, Ltd. The National Provincial Bank of England, Ltd.

LIVERPOOL, The Bank of Liverpool, Ltd.

SCOTLAND, The British Linen Bank and Branches

BANKERS IN THE UNITED STATES:

NEW YORK, The National City Bank. National Bank of Commerce. National Park Bank.

BOSTON, The Merchants National Bank
 BUFFALO, Merchants and Traders National Bank
 SAN FRANCISCO, First National Bank.
 The 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 & Company.
 BRAZIL, London and Brazilian Bank, Ltd. BRITISH GUIANA, Colonial Bank. CHILE
 W. R. Grace & Company. PERU, W. R. Grace & Company.

BOOKBINDING



IN ALL ITS
BRANCHES and
WITH THE
UTMOST DES-
PATCH ~ ~ ~

JOHN LOVELL & SON,

LIMITED

23 St. Nicholas Street

Phone Main 230
Established 1835

MONTREAL



Telegraphic Address:
"RIZCARLTON"

Telephone:
UPTOWN 7180.

— *The* —

RITZ-CARLTON HOTEL

COR. SHERBROOKE and DRUMMOND STREETS
Montreal, Canada

Single rooms and bath, from	-	-	\$3.00
Double rooms and bath "	-	-	5.00
Table d'Hote Breakfast at	.75	and	1.00
or a la carte service.			
Luncheon, prix fixe at	-	-	1.50
or a la carte service.			
Dinner, from	-	-	2.00
or a la carte service.			

GRILL : : : COFFEE ROOM

Ritz-Carlton Motor Busses meet all Steamers.

Umbrellas, Parasols and Walking Sticks



We carry the largest and most varied stock of

UMBRELLAS,
PARASOLS, and
WALKING STICKS

in Canada, and being the makers, can sell them at

25% to 50%
LESS THAN ELSEWHERE.

We do recovering and repairing, as only the manufacturers can, *promptly, neatly* and at *moderate charges.*

THE DOMINION UMBRELLA STORES
239 ST. CATHERINE STREET, WEST - 139 ST. PETER STREET

WILLIAM J. BURNS, President

RAYMOND J. BURNS, Sec.-Treas.

The William J. Burns International Detective Agency OF CANADA, LIMITED

REPRESENTING AMERICAN BANKERS' ASSOCIATION

310 Transportation Bldg., Montreal

TELEPHONE MAIN 3560

Baltimore, Munsey Building
Birmingham, Brown Marx Building
Boston, Safe Deposit Building
Brussels, 4 Passage des Postes
Buffaio, White Building
Chicago, Transportation Building
Cleveland, Rockefeller Building
Denver, First National Bank Bldg.
Detroit, Dime Savings Bank Bldg.
Houston, Union Nat'l Bank Bldg.
Kansas City, Midland Building
London, 5 Regent Street

Los Angeles, Storey Building
Minneapolis, McKnight Building
New Orleans, Whitney Central Bldg.
New York, Woolworth Building
Paris, 17 Rue Auber
Philadelphia, Stock Exchange Bldg.
Pittsburgh, Commonwealth Bldg.
Portland, Yeon Building
San Francisco, First Nat'l Bank Bg.
Seattle, L. C. Smith Building
St. Louis, Title Guaranty Building
St. Paul, New York Life Building

DETECTIVE WORK OF THE HIGHEST CLASS

LINE of SUCCESSION

—of the PUBLISHERS of—

LOVELL'S

MONTREAL DIRECTORY

- 1842 | ROBERT W. S. MACKAY
TO |
1852 | (Printed by LOVELL & GIBSON, at 23 St. Nicholas Street)
- 1855 | (From 1842 to 1860 the Directory was issued only every second year)
TO | MRS. R. W. S. MACKAY
1860 | (Printed by JOHN LOVELL, at 23 St. Nicholas Street)
- 1862 | JOHN LOVELL
TO |
1875 | (23 to 29 St. Nicholas Street)
- 1876 | LOVELL PRINTING & PUBLISHING
TO | CO.
1879 | (23 to 29 St. Nicholas Street)
- 1880 | JOHN LOVELL & SON
TO |
1902 | (23 to 29 St. Nicholas Street)
- 1903 | JOHN LOVELL & SON, Limited
TO |
1914 | (23 to 29 St. Nicholas Street)