

THE FUNDAMENTALS OF

# A Bond of Suretyship

ISSUED BY

# The Guarantee Company of North America

(Founded by Edward Rawlings in 1872.)

are

## Service and Indemnity.

Service to the Employer by a system of investigation and revision of risks, for the prevention of loss through unfaithful Employees, and assured indemnity when confidence is breached.

### RESOURCES OVER \$2,000,000

In addition to BONDS GUARANTEEING THE HONESTY OF OFFICERS AND EMPLOYEES IN POSITIONS OF TRUST, this Company issues a few classes of OTHER BONDS of moderate amount and risk required by responsible and established principals in the transaction of their business such as

**BONDS** for costs in actions before the Courts.

**BONDS** in lieu of certified cheques to accompany tenders by contractors for furnishing supplies.

**BONDS** required by Inland Revenue Department from Licensed Manufacturers and Warehousemen.

**BONDS** required under Succession Duty Acts.

#### DIRECTORS:

HARTLAND S. MACDOUGALL, President.	GEORGE HAGUE
WILLIAM WAINWRIGHT, Vice-Pres.	HENRY E. RAWLINGS
H. VINCENT MEREDITH	HON. E. C. SMITH (St. Albans)
JAMES B. FORGAN (Chicago)	PHILIP STOCKTON (Boston)
HENRY W. CANNON (New York)	

Managing Director, HENRY E. RAWLINGS  
Sec.-Treas., RICHARD B. SCOTT.

Branches in the principal cities of Canada and the United States.

**Head Office: 57 Beaver Hall Hill, Montreal**

TELEPHONE UPTOWN 6975 and 6976.

Managing Director's Night Calls - UPTOWN 5555.

# THE STANDARD LIFE ASSURANCE COMPANY

ESTABLISHED 1825  
INCORPORATED 1910

of EDINBURGH, SCOTLAND

Head Office in Canada: **MONTREAL**

Subsisting Assurance	.	.	.	\$144,500,000
Invested Funds	.	.	.	66,500,000
Annual Income	.	.	.	7,691,796
Bonuses Declared	.	.	.	40,850,000
Investments under Canadian Branch	.	.	.	17,100,000
Claims Paid	.	.	.	151,500,000

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

**W. H. CLARK KENNEDY**  
Asst. Manager

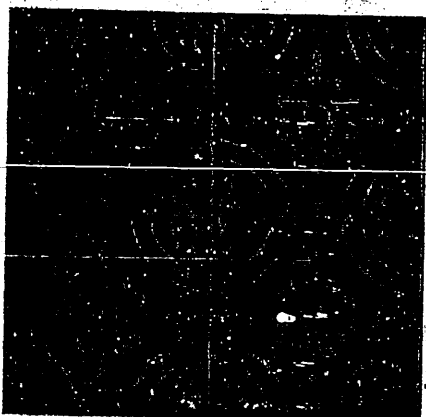
**D. M. McGOUN**  
Manager for Canada

**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 Lathing,  
Metallic Shingles and Siding,  
Galvanized 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 - 13,000,000

**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. MACKEEN	W. H. THORNE	A. J. BROWN, K.C.
JAS. REDMOND	HUGH PATON	W. J. SHEPPARD
G. R. CROWE	T. J. DRUMMOND	C. S. WILCOX
	A. E. DYMENT	

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**315 Branches in Canada and Newfoundland**  
**27 Branches in Cuba, Porto Rico and Dominican Republic.** - - - -  
**5 Branches in British West Indies** - -  
**Branch at Belize, British Honduras** -  
**New York Agency - Cor. William and Cedar**  
**London, Eng., Branch - Princes St., E.C.**

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## SAVINGS DEPARTMENT

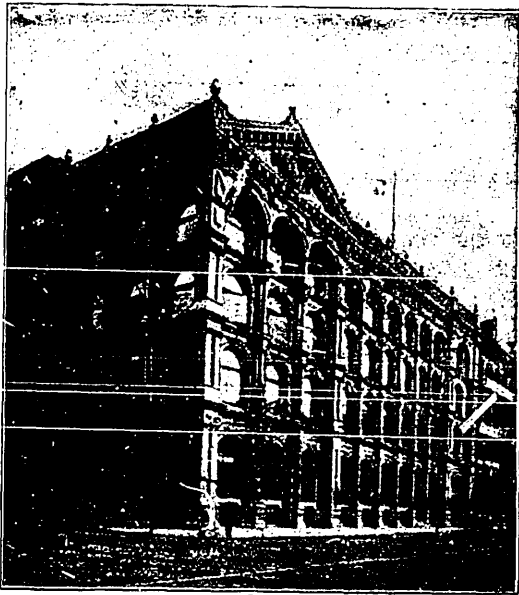
AT ALL BRANCHES

INTEREST PAID OR CREDITED AT HIGHEST CURRENT RATES

### MONTREAL BRANCHES

<b>Main (City) Branch:</b> 147 St. James Street	<b>Snowdon Junction:</b> Cor Decary Ave & Queen Mary Rd
<b>Beaubien Street:</b> Cor. St. Lawrence Boulevard	<b>Stanley Street:</b> Cor St Catherine West
<b>Bonsecours Branch:</b> Near Bonsecours Market	<b>Van Horne Ave:</b> Cor. Hutchison St.
<b>Laurier Ave:</b> Cor. Park and Laurier Aves	<b>Montreal West:</b> Westminster Ave.
<b>Notre Dame de Grace:</b> Cor. Sherbrooke W. and Addington Ave.	<b>Westmount:</b> Greene Ave and St Catherine W
<b>Papineau Ave:</b> Cor Mount Royal Ave.	<b>Westmount:</b> Victoria Ave and Sherbrooke W
<b>St. Paul:</b> Church Ave and Rielle Street	<b>St. Lambert, Que.:</b> 68 Victoria Ave.
<b>Seigneurs Street:</b> Cor. Notre Dame W. & Seigneurs	<b>Ville St. Laurent:</b> Cor Boulevard St. Germain and Decelles Street
<b>Sherbrooke and Bleury Branch:</b> 211 Sherbrooke Street W.	

# Imperial Bank of Canada



Montreal Building—Victoria Square.

Capital Paid up  
\$6,770,000

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

## DIRECTORS:

D. W. WILKIE, President,  
HON. R. JAFFRAY, Vice-President  
W. M. RAMSAY, of Bowland Stew.  
Scotland

ELIAS ROGERS

J. KERR OSBORNE

PELEG HOWLAND

SIR W. M. WHYTE, Winnipeg

CAWTHRA MÜLOCK

HON. RICHARD TURNER

W. HAMILTON MERRITT, M. D.  
Quebec

W. J. GAGE  
St. Catharines

HEAD OFFICE

TORONTO

## BRANCHES:

Amherstburg, Ont.	Fort William, Ont.	Moose Jaw, Sask.	Rocky Mountain House,
Arrowhead, B. C.	Fonthill, Ont.	Nashville, Ont.	Saskatoon, Sask. [Alta.
Athabaska Landing	Fort Qu'Appelle, Sask.	Nelson, B. C.	Sault Ste. Marie, Ont. (2)
Aurora [Alta.	Fort Frances	New Liskeard, Ont.	South Porcupine, Ont.
Balgonye Sask.	Galt, Ont.	Niagara Falls, Ont. (2)	St. Catharines, Ont. (2)
Banff, Alta.	Golden, B. C.	Niagara-on-the-Lake, Ont.	St. David's, Ont.
Belwood, Ont.	Hague, Sask.	North Bay Ont.	St. Thomas, Ont. (2)
Bolton, Ont.	Hamilton, Ont.	North Battleford, Sask.	South Woodlee, Ont.
Brandon, Man.	Harrow, Ont.	Ottawa, Ont.	Sparta, Ont.
Brantford, Ont.	Humberstone, Ont.	Palgrave, Ont.	Thessalon, Ont.
Bronxview, Sask.	Ingersoll, Ont.	Porcupine, Ont.	Thorold, Ont.
Caledon East, Ont.	Invermere	Port Arthur, Ont.	Timmins, Ont.
Calgary, Alta. (2)	Jordan, Vineland, Ont.	Port Colborne, Ont.	Toronto, Ont. (13)
Chase, B. C.	Kamloops, B. C.	Port Robinson, Ont.	Vancouver, B. C. (4)
Cobalt, Ont.	Kenora, Ont.	Portage La Prairie, Man.	Victoria, B. C.
Cochrane, Ont.	Lethbridge, Alta.	Prince Albert, Sask.	Welland, Ont.
Cottam, Ont.	Listowel, Ont.	Quebec, Que. (3)	Wetaskiwin, Alta.
Cranbrook, B. C.	London, Ont.	Redcliff, Alta.	Wilkie, Sask.
Davisville, Ont.	Marshville Ont.	Red Deer, Alta.	Wilmer, B. C.
Edmonton, Alta. (4)	Michel, B. C.	Regina, Sask.	Windsor, Ont.
Elk Lake, Ont.	New Michel, B. C.	Revelstoke, B. C.	Winnipeg, Man. (3)
Essex, Ont.	Medicine Hat, Alta.	Ridgeway, Ont.	Woodstock, Ont.
Fergus, Ont.	Montreal, Que. (3)	Rosheron, Sask.	Wynyard, Sask.
Fernie, B. C.	Millet, Alta.		

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

### HEAD OFFICE - MONTREAL

Capital Paid Up - - - \$6,758,900  
 Reserve Fund and Undivided Profits - - - \$6,820,189

#### BOARD OF DIRECTORS:

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

THOS. LONG	ALEX. BARNET	F. ORR LEWIS
ANDREW A. ALLAN	C. C. BALLANTYNE	A. J. DAWES
F. HOWARD WILSON	FARQUHAR ROBERTSON	
GEO. L. CAINS	ALFRED B. EVANS	

E. F. HEBDEN, General Manager

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

#### BRANCHES AND AGENCIES:

(Extending from the Atlantic to the Pacific)

ONTARIO	LUCAN	QUEBEC	ALBERTA	TROCHU
Acton	Markdale	Montreal :	Ame	Vegreville
Alvinston	Meaford	H.O.-St. James St.	Brooks	Viking
Athens	Mildmay	1255 St. Cath. E.	Calgary:	Wainwright
Belleville	Mitchell	320 St. Cath. W.	" 2nd St. E.	Walsh
Berlin	Napanee	1330 St. Law. Boul	Camrose	Wetaskiwin
Bothwell	Oakville	1860 St. Law. Boul	Carstairs	
Brampton	Orillia	672 Centre St.	Castor	<b>SASKATCHEWAN</b>
Brantford	Ottawa	Beauharnois	Chauvin	Antler
Chatham	Owen Sound	Huntingdon	Coronation	Arcola
Chatsworth	Parkdale	Lachine	Daysland	Battleford
Chesley	Perth	Quebec	Dolburne	Garnduff
Creemore	Prescott	" St. Sauveur	Donalds	Prohisher
Delta	Preston	Rigaud	Edmonton	Gainsborough
Eganville	Renfrew	Shawville	" Alberta Av.	Gull Lake
Elgin	Sandwich	Sherbrooke	" Athabaska Av.	Kiasbey
Elora	Stratford	St. Agathe	" Namayoq Av.	Maple Creek
Finch	St. Eugene	St. Jerome		Melville
Fort William	St. George	St. Johns		Moose Jaw
Galt	St. Thomas			Oxbow
Gananoque	Tara			Regina
Georgetown	Thamesville	<b>MANITOBA</b>		Saskatoon
Glencoe	Tilbury	Brandon		Unity
Gore Bay	Toronto:	Carberry		Whitewood
Granton	" Wellington St.	Gladstone		<b>BRITISH COLUMBIA</b>
Guelph	" Dundas St.	Hartney		Chilliwack
Hamilton	" Parliament St.	Macgregor		Elko
Hanover	Walkerton	Morris		Nanaimo
Hespeler	Walkerville	Napinka		New Westminster
Ingersoll	Wallaceburg	Neopawa		Sidney
Kincardine	Wattford	Oak Lake		Vancouver
Kingston	West Lorne	Portage la Prairie		" Hastings St.
Lancaster	Westport	Russell		Victoria
Lansdowne	Whitney	Souris		" North End
Leamington	Windsor	Winnipeg		
Little Current	Yarker	" Bann Ave.		<b>NOVA SCOTIA</b>
London				Halifax
				<b>NEW BRUNSWICK</b>
				St. John

**SUB-AGENCIES:** Quebec—Bury, Quyon, Naplerville. Ontario—Addison, Calabogie, Ford City, Frankville, London South, Lyndhurst, Mulrirk, Newbury, Newington, Pelee Island, Williamstown. Manitoba—Austin, Griswold, Oakville, Sidney. Alberta—Botha, Czar, Rumsey. Saskatchewan—Forbes.

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

NEW YORK AGENCY—63 and 65 Wall Street

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.

— THE —

# DOMINION BANK

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Capital (Paid-up) - - - - -	\$5,418,372
Reserve Fund and Undivided Profits -	7,165,857
Deposits, by the public, over - - -	57,991,736

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### DIRECTORS :

SIR EDMUND B. OSLER, M.P., Pres.    WILMOT D. MATTHEWS, Vice-Pres.  
 A. W. AUSTIN, JAS CARRUTHERS, HON. J. J. FOY, K.C., M.L.A.  
 W. R. BROCK, R. J. CHRISTIE, A. M. NANTON, J. C. EATON,  
 E. W. HAMBER, H. W. HUTCHINSON.  
 C. A. BOGERT, General Manager.  
 EVAN A. BEGG, A. PEPLER, Assistants to General Manager.

## Montreal Branch: 160 ST. JAMES STREET

A General Banking Business transacted.  
 Agents and Correspondents throughout the world.

### SAVINGS DEPARTMENT

Deposits received of One Dollar and upwards. Interest allowed at highest  
 rate and compounded half-yearly.

### FOREIGN DEPARTMENT

Drafts issued on all parts of the World, Exchange on Great Britain,  
 Europe, etc., bought and sold.  
 Commercial and Travellers' Letters of Credit issued, available in all parts  
 of the World.

M. S. BOGERT, Manager.

### UPTOWN BRANCHES :

Corner Bleury and St. Catherine Streets.  
 Corner Guy and St. Catherine Streets.  
 Corner St. Lawrence Boulevard and Prince Arthur Street.

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

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**Head Office - - - TORONTO**

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**Capital Paid up - \$15,000,000**  
**Rest - - - 12,500,000**

Branches throughout Canada, and in the United States  
 London, England, and Mexico City

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.

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## BRANCHES IN MONTREAL

### Main Office: St. James Street

H. B. WAKER - - - - - 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

### Prince Arthur and Park Avenue

J. B. BEACH - - - - - MANAGER

### 635 Ontario Street, Maisonneuve

G. L. DOAK - - - - - 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** - - - - - 892,461 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, Esq., President. H. V. MEREDITH, Esq., Vice-Pres.  
 E. B. GREENSHIELDS, Esq. SIR WILLIAM MACDONALD. JAMES ROSS, Esq.  
 HON. ROBT. MACKAY. SIR THOS. SHAUGHNESSY, K.C.V.O. DAVID MORRISE, Esq.  
 C. R. HOSMER, Esq. A. BAUMGARTEN, Esq. C. B. GORDON, Esq.  
 H. R. DRUMMOND, Esq. D. FORBES ANGUS, Esq.

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

### BRANCHES:

#### IN CANADA

ONTARIO	Quebec—Cont.	Nova Scotia—Cont.	N. W. Provinces—Cont.
Allston	Sault Ste. Marie	" Papezeau Ave.	Swift Current, Sask
Almonte	Schreiber	" Peel St.	Weyburn, Sask.
Aurora	Stirling	" Point St. Charles	Winnipeg, Man.
Belleville	Stratford	" Seigneurs St.	" Fort Rouge
Bowmanville	St. Mary's	" Ste. Anne de	" Logan Ave
Brantford	Sudbury	Bellevue	BRITISH COLUMBIA
Brockville	TORONTO	" St. Henri	Armstrong
Chatham	" Bathurst St.	" St. Lawrence	Atholmer
Collingwood	" Carlton St.	" West End	Chilliwack
Cornwall	" Dundas St.	" Westmount	Cloverdale
Deseronto	" Queen St. East	Quebec	Enderby
Eglinton	" Queen and	" St. Roch	Greenwood
Fenelon Falls	Portland Sts.	" Upper Town	Hosmer
Fort William	" Yonge St.	Sawyerille	Invermere
Goderich	Tronton	Sherbrooke	Kamloops
Guelph	Tweed	St. Hyacinthe	Kelowna
Hamilton	Wallaceburg	Theftord Mines	Lumby
" Barton-Victoria	Waterford	Three Rivers	Merritt
Holstein	Welland	NEW BRUNSWICK	Nelson
King City	Windsor	Bathurst	New Denver
Kingston	QUEBEC	Chatham	N. Westminster
Lindsay	Buckingham	Edmundston	Nicola
London	Cookshire	Fredericton	North Vancouver
Mount Forest	Danville	Grand Falls	Penticton
Newmarket	Fraserville	Hartland	Port Alberni
Oakwood	Granby	Moncton	Port Huron
Ottawa	Grand Mere	Perth	Prince Rupert
" Bank St	Levis	Shediac	Princeton
" Hull, P.Q.	Magog	St. John	Rossland
Paris	Megantic	Woodstock	Summerland
Perth	Montreal	NOVA SCOTIA	VANCOUVER
Peterborough	" Bleury St.	Amherst	" Main Street.
Pictou	" Hochelaga	Bridgewater	Vernon
Port Arthur	" Laehne	Canso	Victoria
Port Hope	" Maisonneuve	Glace Bay	West Summerland
Sarnia	" Notre Dame de		
	Grace		

**IN NEWFOUNDLAND:** ST. JOHN'S, CURLING, GRAND FALLS

**IN GREAT BRITAIN:** LONDON, 47 Threadneedle Street, E.C.,  
 SIR FREDERICK WILLIAMS-TAYLOR, Manager.  
 " 9 Waterloo Place, Pall Mall, S.W.

**IN THE UNITED STATES:** NEW YORK, R. Y. HEDDEN, W. A. BOG, J. T. MOLINEUX, Agents.  
 64 Wall Street. CHICAGO. SPOKANE.

**BANKERS IN GREAT BRITAIN:**  
 LONDON, The Bank of England, The Union of London and Smith's Bank, Ltd. The 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.  
 PHILADELPHIA, Fourth Street National Bank.  
 BOSTON, The Merchants National Bank  
 BUFFALO, The Marine 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 Francoise  
 BERLIN, Deutsche Bank. INDIA, CHINA AND JAPAN, Chartered Bank of India, Australia and China,  
 Wong 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. CHILI,  
 W. R. Grace & Company. PERU, W. R. Grace & Company.

THE

# Bank of British North America

ESTABLISHED IN 1836

INCORPORATED BY ROYAL CHARTER IN 1840

Paid Up Capital	-	-	-	\$4,866,666
Reserve Fund	-	-	-	2,920,000

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

A. G. WALLIS, Secretary  
W. S. GOLDBY, Manager  
J. DODDS, Assistant Secretary

### COURT OF DIRECTORS

F. R. S. BALFOUR, Esq.	E. A. HOARE, Esq.
J. H. BRODIE, Esq.	H. J. B. KENDALL, Esq.
J. H. MAYNE CAMPBELL, Esq.	FREDERIC LUBBOCK, Esq.
RICHARD H. GLYN, Esq.	C. W. TOMKINSON, Esq.
GEO. D. WHATMAN, Esq.	

## Head Office in Canada: ST. JAMES STREET, MONTREAL

H. B. MACKENZIE, General Manager  
JAMES 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, Inspector.

### BRANCHES IN CANADA

Agassiz, B.C.	Hamilton, Ont.	Rhein, Sask.
Alexander, Man.	Westinghouse Ave.	Rossland, B.C.
Ashcroft, B.C.	Hedley, B.C.	Rosthern, Sask.
Battleford, Sask.	Ituna, Sask.	St. John, N.B.
Bella Coola, B.C.	Kaslo, B.C.	St. John, N.B., Haymarket Square.
Belmont, Man.	Kelliher, Sask.	St. John, N.B., Union St.
Bobcaygeon, Ont.	Kerrisdale, B.C.	St. Stephen, N.B.
Boucherville, P.Q.	Kingston, Ont.	Saltcoats, Sask.
Bow Island, Alta.	Lampman, Sask.	Saskatoon, Sask.
Brandon, Man.	Lillooet, B.C.	Selkirk, Man.
Brantford, Ont.	London, Ont.	Semans, Sask.
Burdett, Alta.	London, Market Sq.	Toronto, Ont.
Cainsville, Ont.	Longueuil, P.Q.	Toronto, Ont., Bloor and Lansdowne.
Calgary, Alta.	Lytton, B.C.	Toronto, Ont., King and Dufferin Sts.
Campbellford, Ont.	Macleod, Alta.	Toronto, Ont., Royce Ave.
Ceylon, Sask.	Midland, Ont.	Trall, B.C.
Darlingford, Man.	Montreal, P.Q.	Vancouver, B.C.
Davidson, Sask.	St Catherine Street	Varennes, P.Q.
Dawson, Yukon.	" Rosemount.	Verdun, P.Q.
Duck Lake, Sask.	Mount Dennis, Ont.	Victoria, B.C.
Duncan, B.C.	North Battleford, Sask.	Wakaw, Sask.
Edmonton, Alta.	North Vancouver, B.C.	Waldron, Sask.
Esquimalt, B.C.	" (Upper Lonsdale Ave.)	West Toronto, Ont.
Estevan, Sask.	Oak River, Man.	West Toronto Union Stock Yards.
Penelon Falls, Ont.	Ottawa, Ont.	Weston, Ont.
Port George, B.C.	Paynton, Sask.	Winnipeg, Man.
Forward, Sask.	Prince Rupert, B.C.	Wynyard, Sask.
Fredericton, N.B.	Puncheon, Sask.	Yorkton, Sask.
Grvin, Sask.	Quebec, P.Q.	
Halifax, N.S.	Quebec, St. John's Gate	
Hamilton, Ont.	Quesnel, B.C.	
Hamilton, Ont.	Raymore, Sask.	
Victoria Ave.	Reston, Man.	

### AGENCIES IN UNITED STATES, ETC.

NEW YORK { Agents { H. M. J. McMichael	SAN FRANCISCO { Agents { G. B. Gerrar
52 Wall Street	264 California Street
CHICAGO—Merchants Loan and Trust Co.	BOSTON—Merchants National Bank.
MINNEAPOLIS—Security 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, and Branches. IRELAND—Provincial Bank of Ireland, Limited, and Branches. NATIONAL BANK, Limited, and Branches. 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. PARIS—Credit Lyonnais. LYONS—Credit Lyonnais. Agents in Canada for Colonial Bank, London and 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



# The Ritz-Carlton Hotel

AND RESTAURANT

**SHERBROOKE & DRUMMOND STREETS**  
**MONTREAL**

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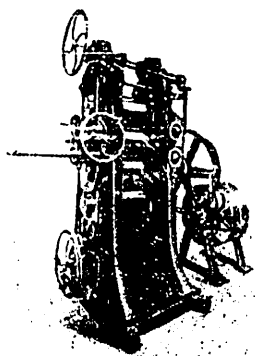
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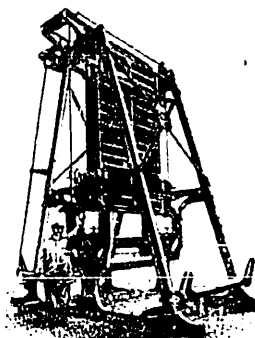
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