

# COMMERCIAL UNION

## ASSURANCE COMPANY, LIMITED

OF LONDON, ENGLAND.

Capital fully Subscribed.....	\$14,750,000
Life Funds (in special trust for Life Policy Holders.....)	17,314,405
Total Annual Income exceeds.....	21,250,000
<b>TOTAL FUNDS EXCEED</b>	<b>86,250,000</b>

Head Office Canadian Branch, 91 Notre Dame Street West, MONTREAL  
JAMES MCGREGOR, Branch Manager.

ESTABLISHED IN 1872

# SURETYSHIP

## The Guarantee Co. of North America . . . .

The Oldest and Largest in America

HEAD OFFICE: 57 BEAVER HALL HILL, MONTREAL

Paid-Up Capital and Resources . . . . . \$1,817,612.39

THIS COMPANY TRANSACTS NO OTHER BUSINESS

It has issued over 375,000 Bonds, and retains the records of all Employees accepted or rejected by it and its predecessor during the past **45 YEARS** on the American Continent, which are available for information and protection of its clients.

Over \$2,100,000 has been paid in claims to Employers

### DIRECTORS:

President and Managing Director, **Edward Rawlings**.  
 Vice-President, **Hartland S. MacDougall**, Stock Broker and Financial Agent.  
**Sir Edward S. Clouston**, Bart.,  
 Vice-Pres. and Gen. Mgr., Bank of Montreal  
**George Hague**, Montreal,  
 former General Manager,  
 Merchants Bank of Canada.  
**J. B. Forgan**, Chicago,  
 President, First National Bank.  
**Henry E. Rawlings**, New York,  
 Vice-Pres., United States Guarantee Co.  
**William Wainwright**, Montreal,  
 4th Vice-President, Grand Trunk Railway  
 System. 2nd Vice-Pres., Grand Trunk  
 Pacific Ry.  
**Henry W. Cannon**, New York,  
 Chairman of the Board, Chase National  
 Bank. Director, Great Northern Railway.  
**Hon. E. C. Smith**, St. Albans,  
 Ex-Governor, State of Vermont.

**RICH'D B. SCOTT**, Secretary and Treasurer.  
**RIDDELL, STEAD, GRAHAM & HUTCHISON**, Auditors.  
**DAVIDSON & WAINWRIGHT**, Attorneys.

### U. S. BRANCHES:

New York  
Louisville  
Atlanta

Boston  
Nashville  
Buffalo

Philadelphia  
Richmond  
Omaha

Chicago  
Pittsburgh  
St. Paul

St. Louis  
Detroit  
Minneapolis

TORONTO BRANCH: Medland & Son, General Agents, Mail Building

# THE STANDARD LIFE ASSURANCE COMPANY

ESTABLISHED 1825

of EDINBURGH, SCOTLAND

Head Office in Canada: MONTREAL

Subsisting Assurances	- - - -	\$143,536,568.00
Invested Funds	- - - -	60,000,000.00
Annual Income	- - - -	7,500,000.00
Bonuses Distributed	- - - -	35,000,000.00
Investments under Canadian Branch	- - - -	18,000,000.00

Low Rates, Absolute Security, Unconditional Policies.  
Prompt Settlement of Claims.

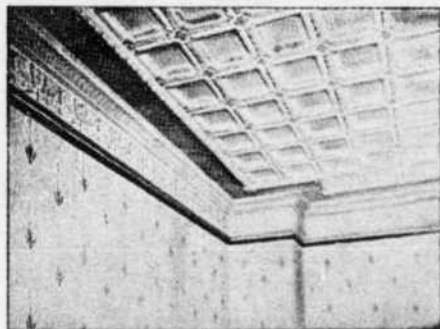
WM. H. CLARK KENNEDY  
Secretary

D. M. McGOUN  
Manager

## 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

Material Used is of the Best

PLANS AND ESTIMATES FREE

### METALLIC CEILINGS AND SIDING CO.

BELL TEL.  
UP 3132

977 St. James Street, Montreal

Branch Store 1860 Papineau Avenue

# The Royal Bank of Canada

Incorporated 1869

Capital Paid up	- - -	\$4,800,000
Reserve Fund	- - -	5,500,000

## HEAD OFFICE, MONTREAL

### DIRECTORS

H. S. HOLT, *President*

E. L. PEASE, *Vice-President*

THOMAS RITCHIE,  
HON. DAVID MACKEEEN  
WILEY SMITH,  
JAS. REDMOND,  
D. K. ELLIOTT,

F. W. THOMPSON,  
G. R. CROWE,  
HUGH PATON,  
T. J. DRUMMOND,  
W. H. THORNE,

106 Branches in Canada. 11 Branches  
✦ in Cuba and Porto Rico. ✦  
✦ Agency in New York City. ✦

## SAVINGS DEPARTMENT

AT ALL BRANCHES

INTEREST PAID OR CREDITED AT HIGHEST RATES

### Montreal Branches

Main (City) Branch, 147 St. James Street

Stanley St., cor. St. Catherine  
West

Seigneurs St. Branch:  
Cor. Notre Dame West and Seigneurs

Annex Branch:  
105 Fairmount Avenue

Westmount:  
Greene Ave. and St Catherine West

Westmount:  
Victoria Ave. and Sherbrooke West

St. Paul:  
Church Ave. and Rielle Street

# IMPERIAL BANK OF CANADA



Montreal Building—Victoria Square.

Capital Paid up  
\$5,000,000

Reserve Fund  
\$5,000,000

## DIRECTORS:

D. R. WILKIE, President,  
HON. R. JAFFRAY, Vice-President  
WM. RAMSAY  
ELIAS ROGERS  
J. KERR OSBORNE  
WM. WHYTE  
CHARLES COCKSHUTT  
PELEG HOWLAND  
CAWTHRA MULOCK  
HON. RICHARD TURNER  
W. HAMILTON MERRITT, M. D.

Head Office: Toronto

### Branches in Province of Ontario

AMHERSTBURG	FONTHILL	NEW LISKEARD	RIDGEWAY
BOLTON and CALEDON	FORT WILLIAM	NIAGARA FALLS	SAULT STE. MARIE
EAST	GALT	NIAGARA-ON-THE- LAKE	ST. CATHARINES
BRANTFORD	GOWGANDA	NORTH BAY	ST. DAVID'S
COBALT	HAMILTON	OTTAWA	ST. THOMAS
COCHRANE	HARROW	PORT ARTHUR	THESSALON
ELK LAKE	INGERSOLL	PORT COLBORNE, HUM.	WELLAND and PORT
ESSEX, SOUTH WOODS-	KENORA	BERSTONE and	ROBINSON
LEE and COTTAM	LISTOWEL	MARSHVILLE	WOODSTOCK
FERGUS and BELWOOD	LONDON		

### Branches in Province of Quebec

MONTREAL QUEBEC

### Branches in Province of Manitoba

BRANDON PORTAGE LA PRAIRIE WINNIPEG

### Branches in Province of Saskatchewan

BALGONIE NORTH BATTLEFORD REGINA  
BROADVIEW PRINCE ALBERT ROSTHERN

### Branches in Province of Alberta

ATHABASCA LANDING CALGARY LETHBRIDGE STRATHCONA  
BANFF EDMONTON RED DEER WETASKIWIN

### Branches in Province of British Columbia

ARROWHEAD NELSON CRANBROOK REVELSTOKE GOLDEN VANCOUVER KAMLOOPS  
MICHEL VICTORIA

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 Co. Chicago—First National Bank. San Francisco—Wells Fargo Nevada 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 - - - - - \$6,000,000  
 Reserve Fund and Undivided Profits - 4,400,997

HEAD OFFICE - MONTREAL

### BOARD OF DIRECTORS:

President, SIR H. MONTAGU ALLAN (Allan Line Royal Mail S.S. Co.)  
 Vice-President, JONATHAN HODGSON, Esq. (Messrs. Hodgson, Sumner & Co.)

#### Directors:

THOS. LONG, Esq. (Messrs. Thos. Long & Bros., Collingwood.)  
 CHAS. F. SMITH, Esq. (President Jas. McCready Co., Ltd.)  
 HUGH A. ALLAN, Esq. (of Allan Line Royal Mail S.S. Co.)  
 C. M. HAYS, Esq. (General Manager Grand Trunk Railway.)  
 ALEX. BARNET, Esq., Renfrew, Ont. (Wholesale Lumber Merchant and Saw Mills).  
 F. ORR LEWIS, Esq. (of Lewis Bros., Limited.)  
 K. W. BLACKWELL, Esq. (President Montreal Steel Works).

E. F. HEBDEN, General Manager

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

### BRANCHES AND AGENCIES:

<b>ONTARIO</b>	Kincardine	Tilbury	St. Jerome	Mannville
Acton	Kingston	Toronto	St. Johns	Medicine Hat
Alvinston	Lancaster	" Parl't. St	St. Jovite	Okotoks
Athens	Lansdowne	Walkerton	<b>MANITOBA</b>	Olds
Belleville	Leamington	Watford	Brandon	Red Deer
Berlin	Little Current	West Lorne	Carberry	Sedgewick
Bothwell	London	Westport	Gladstone	Stettler
Brampton	Lucan	Wheatley	Griswold	Tofield
Chatham	Lynnhurst	Williamstown	Maegregor	Vegreville
Chatsworth	Markdale	Windsor	Morris	Viking (Meighen)
Chesley	Meaford	Yarker	Napinka	Wainwright
Creemore	Mildmay	<b>QUEBEC</b>	Neepawa	Wetaskiwin
Delta	Mitchell	Montreal Hd. Office	Oak Lake	<b>SASKATCHEWAN</b>
Eganville	Napanee	St. James Street	Portage la Prairie	Arcola
Elgin	Oakville	" 1255 St. Cath.	Russell	Carnduff
Eora	Orillia	St. East	Souris	Gausborough
Finch	Ottawa	" 320 St. Cath.	Winnipeg	Maple Creek
Fort William	Owen Sound	St. West		Melville
Galt	Parkdale	" 133 St. Law.	<b>ALBERTA</b>	Oxbow
Gananoque	Perth	Boulevard	Calgary	Unity
Georgetown	Prescott	Town of St. Louis	Camrose	Whitewood
Glencoe	Preston	Beauharnois	Carstairs	<b>BRITISH COLUMBIA</b>
Gore Bay	Renfrew	Lachine	Castor (Williston	Sidney
Granton	Stratford	Quebec	P. O.)	Vancouver
Hamilton	St. Eugene	" St. Sauveur	Daysland	Victoria
Hanover	St. George	Rigaud	Edmonton	<b>UNITED STATES</b>
Hespeler	St. Thomas	Shawville	Lacombe	New York—
Ingersoll	Tara	Sherbrooke	Leduc	63 & 65 Wall St
	Thamesville	Sts. Agathe	Lethbridge	

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.

Letters of Credit issued to Travellers, payable in all parts of the World  
 Drafts sold available in any city or banking town in the United Kingdom or United States.

Agents in Great Britain—THE ROYAL BANK OF SCOTLAND.  
 New York Agency—63 and 65 WALL STREET. W. M. RAMSAY, C. J. CROOKALL, Agents.

# THE DOMINION BANK

Capital (Paid-up)	- - -	\$3,983,000
Reserve Fund and Undivided Profits	-	5,290,000
Deposits, by the public, over	-	38,500,000

## DIRECTORS

E. B. OSLER, M.P., President.	WILMOT D. MATTHEWS, Vice-President.
A. W. AUSTIN,	JAS. CARRUTHERS. HON. J. J. FOY, K.C., M.P.P.
W. R. BROCK.	R. J. CHRISTIE. A. M. NANTON.
	J. C. EATON.

C. A. BOGERT, *General Manager.*

H. J. BETHUNE, *Supt. of Branches.* EVAN A. BEGG, *Chief Inspector.*

## Montreal Branch, 162 St. James St.

A general banking business transacted. Agents and correspondents throughout the World.

## SAVINGS DEPARTMENT

Deposits received of \$1 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.

J. HAYDN HORSEY,  
*Manager.*

W. T. GWYN,  
*Asst. Manager.*

## UPTOWN BRANCHES

Cor. Bleury and St. Catherine Sts.  
Cor. Guy and St. Catherine Sts.

# THE CANADIAN BANK OF COMMERCE

**Head Office: Toronto**

**CAPITAL PAID UP - \$10,000,000**  
**REST - - - - - \$6,000,000**

B. E. WALKER, President  
ROBERT KILGOUR, Vice-Pres.  
ALEX. LAIRD, Gen. Manager.

**BRANCHES THROUGHOUT CANADA, AND IN THE UNITED  
STATES AND LONDON, ENGLAND**

**Montreal Office: St. James Street**

H. B. WALKER, Manager.

W. LEGGAT, Assistant Manager

**West End Branch: 460 St. Catherine Street West**

H. B. PARSONS, Manager.

A GENERAL BANKING BUSINESS TRANSACTED  
STERLING EXCHANGE BOUGHT AND SOLD  
TRAVELLERS' LETTERS OF CREDIT ISSUED  
AVAILABLE IN ALL PARTS OF THE WORLD  
TRAVELLERS CHEQUES & MONEY ORDERS SOLD  
SAVINGS BANK DEPARTMENT  
INTEREST ALLOWED ON DEPOSITS

# BANK OF MONTREAL

(ESTABLISHED 1817.)

Incorporated by Act of Parliament.

CAPITAL (all paid up) . . . . . \$14,400,000.00  
 REST . . . . . 12,000,000.00  
 UNDIVIDED PROFITS . . . . . 358,311.05

HEAD OFFICE . . . . . MONTREAL.

## BOARD OF DIRECTORS:

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

SIR EDWARD CLOUSTON, BART., General Manager  
 A. MACNIDER, Chief Inspector and Superintendent of Branches.  
 H. V. MEREDITH, Assistant General Manager, and Manager at Montreal.  
 C. SWEENEY, Superintendent of Branches, British Columbia. W. E. STAVERT, Superintendent of Branches  
 Maritime Provinces  
 F. J. HUNTER, Inspector N. West & B. C. Branches E. P. WINSLOW, Inspector Ontario Branches.  
 D. R. CLARKE, Inspector Maritime Provinces and Newfoundland Branches.

## BRANCHES: IN CANADA

### PROVINCE OF ONTARIO

Alliston  
 Almonte  
 Aurora  
 Belleville  
 Bowmanville  
 Brantford  
 Brockville  
 Chatham  
 Collingwood  
 Cornwall  
 Deseronto  
 Eglinton  
 Fenelon Falls  
 Fort William  
 Goderich  
 Guelph  
 HAMILTON  
 Holstein  
 King City  
 Kingston  
 Lindsay  
 London  
 Mount Forest  
 Newmarket  
 Oakwood  
 OTTAWA  
 " Bank Street  
 " HULL, P.Q.  
 Paris  
 Perth  
 Peterborough  
 Picton  
 Port Arthur  
 Port Hope  
 Sarnia

Stirling  
 Stratford  
 St. Mary's  
 Sudbury  
 TORONTO  
 " Carlton St.  
 " Dundas St.  
 " Queen St.  
 " Yonge St.

Trenton  
 Typee  
 Wallaceburg  
 Warsaw  
 Waterford

### PROVINCE OF QUEBEC.

Buckingham  
 Cookshire  
 Danville  
 Fraserville  
 Grand'Mere  
 Levis  
 Megantic  
 MONTREAL  
 " Hochelaga  
 " Papineau Ave.  
 " Peel St.  
 " Point St. Charles  
 " Seigneurs St.  
 " Ste. Anne de Bellevue  
 " St. Henri  
 " West End  
 " Westmount  
 QUEBEC St. Roch  
 " Upper Town  
 Sawyerville

Sherbrooke  
 St. Hyacinthe  
 Three Rivers  
 PROV. OF NEW BRUNSWICK

Andover  
 Bathurst  
 Chatham  
 Edmundston  
 Fredericton  
 Grand Falls  
 Hartland  
 Marysville  
 Moncton  
 Shediac  
 St. John  
 Woodstock

### PROV. OF NOVA SCOTIA

Amherst  
 Bridgewater  
 Canso  
 Glace Bay  
 HALIFAX

" North End

Lunenburg  
 Mahone Bay  
 Port Hood  
 Sydney  
 Wolfville  
 Yarmouth

### PRINCE EDWARD ISLAND

Charlottetown

### NORTH WEST PROVINCES

Altona, Man.  
 Brandon, Man.  
 Calgary, Alta.

### NORTH WEST PROVINCES

(Continued)  
 Cardston, Alta.  
 Edmonton, Alta.  
 Gretna, Man.  
 Indian Head, Sask.  
 Lethbridge, Alta.  
 Magrath, Alta.  
 Medicine Hat, Altn.  
 Oakville, Man.  
 Portage la Prairie,  
 Raymond, Alta.  
 Regina, Sask.  
 Rosenfeld, Man.  
 Saskatoon, Sask.  
 Weyburn, Sask.  
 WINNIPEG, Fort Rouge  
 " Logan Av

### PROV. OF BRITISH COLUMBIA.

Armstrong  
 Chilliwack  
 Enderby  
 Greenwood  
 Hosmer.  
 Kelowna  
 Merritt  
 Nelson  
 New Denver  
 New Westminster  
 Nicola  
 Rossland  
 Summerland  
 VANCOUVER  
 " Westminster Ave.  
 Vernon  
 Victoria

## IN NEWFOUNDLAND

ST. JOHN'S, BANK OF MONTREAL.

BIRCHY COVE, BAY OF ISLANDS, BANK OF MONTREAL

## IN GREAT BRITAIN:

LONDON, BANK OF MONTREAL, 47 Threadneedle Street, E.C., F. W. TAYLOR, Manager.

## IN THE UNITED STATES:

NEW YORK, R. Y. HEDDEN, W. A. BOG and J. T. MOLINEAUX, Agents, 31 Pine Street.  
 CHICAGO, BANK OF MONTREAL, J. M. GREATA, Manager. SPOKANE, WASH., BANK OF MONTREAL

## IN MEXICO:

MEXICO, D. F., BANK OF MONTREAL, T. S. C. SAUNDERS, Manager.

## BANKERS IN GREAT BRITAIN:

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

LIVERPOOL, The Bank of Liverpool, Ltd.

SCOTLAND, The British Linen Bank and Branches

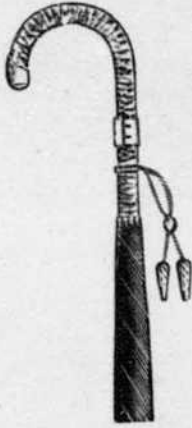
## BANKERS IN THE UNITED STATES:

NEW YORK, The National City Bank. National Bank of Commerce in New York. National Park Bank.  
 BOSTON, The Merchants National Bank.

BUFFALO, The Marine National Bank.

SAN FRANCISCO, The First National Bank. The Anglo-Californian Bank, Ltd.

# UMBRELLAS



## Parasols and Walking Sticks

*From MAKER to WEARER*

.. Wholesale and Retail. ..



We have the  
Largest and  
most Complete  
.. Stock of ..  
**UMBRELLAS** in  
Canada. ....

### RE-COVERING.

All Umbrellas Re-Covered, . . . .  
. . . Warranted Equal to New.

### REPAIRING

Neatly and Promptly Done.



THE . . .

## Dominion Umbrella Factory,

407 St. Catherine Street West,

139 St. Peter Street.



TELEPHONES:

{ Main 3327  
Up 1028  
Up 45

