

Young Men—Look!

Every young man hopes that between the ages of forty and sixty he will be engaged in enterprises requiring large reserve funds.

If you believe this, why don't you at once prepare for this period by starting a good Endowment Policy?

The sooner started, the sooner it will be ready for use.

Get rates from

Manufacturers Life Insurance Co.

Toronto, Can.

ESTABLISHED 1817

BANK OF MONTREAL

HEAD OFFICE, MONTREAL

Incorporated by Act of Parliament. Capital, all Paid-up, \$10,000,000. Rest, \$10,000,000. Undivided Profits, \$665,000.

BOARD OF DIRECTORS

RT. HON. LORD STRATHCONA AND MOUNT ROYAL, G.C.M.G., President.
SIR GEO. A. DRUMMOND, K.C.M.G., Vice-President.

SIR WILLIAM C. MACDONALD.
A. T. Paterson, Esq. E. B. Greenshields, Esq. R. B. Angus, Esq.
James Ross, Esq. R. G. Reid, Esq. Hon. Robt. MacKay

E. S. CLOUSTON, General Manager. A. MACNIDER, Chief Inspector and Superintendent of Branches. H. V. MEREDITH, Assistant General Manager and Manager at Montreal. F. W. TAYLOR, Assistant Inspector, Montreal. F. J. HUNTER, Assistant Inspector, Winnipeg. MONTREAL—C. W. DEAN, Assistant Manager.

BRANCHES IN CANADA

Province of Ontario—Almonte, Belleville, Brantford, Brockville, Chatham, Collingwood, Cornwall, Deseronto, Ft. William, Goderich, Guelph, Hamilton, Hamilton, Sherman Ave., Kingston, Lindsay, London, Ottawa, Paris, Perth, Peterboro, Picton, Sarnia, Stratford, St. Mary's, Toronto, Toronto, Yonge St. branch, Wallaceburg.
Province of Quebec—Montreal—Hochelega branch, Papineau Ave. branch, Point St. Charles branch, Seigneurs St. branch, Westmount branch, West End branch, Quebec, Sawyerville, St. Raymond, Warwick.
Province of New Brunswick—Andover, Bathurst, Buctouche, Chatham, Edmund-ton, Fredericton, Grand Falls, Hartland, Moncton, Shediac, St. John, Woodstock.
Province of Nova Scotia—Amherst, Bridgewater, Canso, Glace Bay, Halifax—Duke St. branch, North End branch, Lunenburg, Mabou, Mahone Bay, Port Hood, Sydney, Wolfville, Yarmouth.
Province of Manitoba—Altona, Brandon, Gretna, Oakville, Portage la Prairie, Winnipeg.
North West Territory—Calgary, Alta., Edmonton, Alta., Indian Head, Assa., Lethbridge, Alta., Raymond, Alta., Regina, Assa.
Province of British Columbia—Armstrong, Enderby, Greenwood, Kelowna, Nelson, New Denver, New Westminster, Nicola Lake, Rossland, Vancouver, Vernon, Victoria.
In Newfoundland—St. John's, Nfld.—Bank of Montreal, Birchy Cove. (Bay of Islands).
In Great Britain—London—Bank of Montreal, 22 Abchurch Lane, E. C., Alexander Lang, Manager.
In the United States—New York—R. Y. Hebdon and J. M. Greata, Agents, 59 Wall Street. Chicago—Bank of Montreal—J. W. DeC. O'Grady, Manager. Spokane, Wash.—Bank of Montreal.
Bankers in Great Britain—London—The Bank of England. The Union of London and Smith's Bank Limited. The London and Westminster Bank. The National Prov. Bank of England. Liverpool—The Bank of Liverpool Limited. Scotland—The British Linen Company Bank and branches.
Bankers in the United States—New York—The National City Bank. The Bank of New York, N.B.A. National Bank of Commerce in New York. Boston—The Merchants' National Bank. J. B. Moors & Co. Buffalo—The Marine Bank, Buffalo. San Francisco—The First National Bank. The Anglo-Californian Bank.
General Banking Business Transacted. Farmers' Notes Discounted. Interest at Best Current Rates Allowed on Deposits in Savings Department.

H. LOCKWOOD, Manager at Guelph.

Please mention the O. A. C. REVIEW when answering advertisements.