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No. 22

<p>HEAD OFFICE FOR CANADA ROYAL BUILDING, MONTREAL.</p>	 <p style="font-size: 2em; font-weight: bold; letter-spacing: 0.5em;">ROYAL</p>	<p>WILLIAM TATLEY, <i>Resident Director</i> GEORGE SIMPSON, <i>Manager</i> W. MACKAY, <i>Asst. Mgr.</i></p>
<p style="font-size: 1.5em; font-weight: bold;">INSURANCE</p>	<p style="font-size: 1.5em; font-weight: bold;">COMPANY</p>	<p>TOTAL NET FIRE INCOME \$10,248,125.</p> <p>CANADIAN FIRE INCOME \$605,357.</p>
<p>ABSOLUTE SECURITY UNLIMITED LIABILITY. RATES MODERATE. LOSSES EQUITABLY ADJUSTED AND PROMPTLY PAID.</p>	<p>THE LARGEST FIRE OFFICE IN THE WORLD.</p>	

BANK OF MONTREAL

Established in 1817. Incorporated by Act of Parliament.

CAPITAL (all paid up)	\$12,000,000.00
Reserve Fund,	6,000,000.00
Undivided Profits,	886,909.98

HEAD OFFICE, MONTREAL.

BOARD OF DIRECTORS:

SIR DONALD A. SMITH, G.C.M.G., Pres. HON. G. A. DRUMMOND, Vice-Pres.	W. C. McDONALD, Esq.
A. T. PATERSON, Esq.	E. B. GREENSHIELDS, Esq.
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R. B. ANGUS, Esq.	W. W. OGILVIE, Esq.

E. S. CLOUSTON, Esq., General Manager.

A. MACNIDER, Chief Inspector, and Superintendent of Branches.
A. B. HUCHANAN, Inspector of Branch Returns.
JAMES AIRD, Secretary. W. S. CLOUSTON, Assistant Inspector

BRANCHES:

MONTREAL	H. V. MERRITT, Manager.	West End Branch, St. Catherine Street.	Seigneurs Street Branch.
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ONTARIO:

Almonte,	Guelph,	Sarnia,	Lower Provinces. British Columbia.
Bellefleur,	Hamilton,	Stratford,	Chatham, N.B.,
Brantford,	Kingston,	St. Mary's	Moncton, N.B.,
Brockville,	Lindsay,	Toronto,	St. John, N.B.,
Chatham,	London,	Wallaceburg	Amherst, N.S.,
Cornwall,	Ottawa,	QUEBEC.	Hallifax, N.S.,
Deseronto,	Perth,	Montreal,	Halifax & North-
Fort William,	Peterboro	Quebec.	west Territories.
Goderich,	Pictou,	Quebec.	Winnipeg,
			Calgary,
			Regina.

NEWFOUNDLAND: BANK OF MONTREAL, ST. JOHN'S, N.F.L.
IN GREAT BRITAIN: LONDON, BANK OF MONTREAL, 22 Abchurch Lane, E.C. ALEXANDER LANG, Manager.
IN THE UNITED STATES: NEW YORK, R. Y. HERRICK, and J. M. GREATA, Agents, 59 Wall Street. CHICAGO, BANK OF MONTREAL, W. MUNRO, Manager.

BANKERS IN GREAT BRITAIN: LONDON, The Bank of England, The Union Bank of London, The London and Westminster Bank, The National Provincial Bank of Eng. LIVERPOOL, The Bank of Liverpool, Ltd. SCOTLAND, The British Linen Company Bank, and Branches.

BANKERS IN THE UNITED STATES: NEW YORK, The National City Bank, The Third National Bank. BOSTON, Merchants National Bank, J. B. MOORE & CO. BUFFALO, The Marine Bank, Buffalo. SAN FRANCISCO, The First National Bank. The Bank of British Columbia. The Anglo Californian Bank. PORTLAND, OREGON, The Bank of British Columbia

Merchants Bank of Canada

CAPITAL PAID-UP, ..	\$6,000,000
REST, ..	3,000,000

Head Office, - - Montreal

BOARD OF DIRECTORS

ANDREW ALLAN, Esq., PRESIDENT	JOHN GARRILL, Esq.
HECTOR MACKENZIE, Esq., VICE-PRESIDENT	H. MONTAGUE ALLAN, Esq.
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T. H. DUNN, Esq., of Quebec	THOS. FYSHE.

GEORGE HAGUE, *General Manager.* **THOS. FYSHE,** *Joint General Manager*
E. F. HERDEN, *Supt. of Branches.*

BRANCHES IN ONTARIO AND QUEBEC

Belleville	Ingersoll	Ottawa	Stratford
Berlin	Kincardine	Owen Sound	St. Johns, Que.
Brampton	Kingston	Perth	St. Jerome, Que.
Chatham	London	Prescott	St. Thomas
Galt	Montreal	Preston	Toronto
Gananoque	Mitchell	Quebec	Walkerton
Hamilton	Napanee	Renfrew	Windsor
Hepler		Sherbrooke, Que.	

Montreal West End Branch, No. 2156 Notre Dame St

BRANCHES IN MANITOBA: Brandon, Winnipeg.

Bankers in Great Britain.—London, Glasgow, Edinburgh and other points, The Clydesdale Bank (Limited) Liverpool, The Bank of Liver. (Ltd). Agency in New York—52 William st., Messrs. John B. Harris, Jr., and T. E. Morrett, Agents.

Bankers in United States.—New York, American Exchange National Bank; Boston, Merchants National Bank; Chicago, American Exchange National Bank; St. Paul, Minn., First National Bank; Detroit, First National Bank; Buffalo, Bank of Buffalo; San Francisco, Anglo-California Bank.

Newfoundland.—The Merchants Bank of Halifax.
Nova Scotia and New Brunswick.—Bank of Nova Scotia and Merchants Bank of Halifax.
British Columbia.—Bank of British Columbia.
A general banking business transacted.
Letters of Credit issued, available in China, Japan and other foreign countries.