

The Canadian Bank of Commerce

Head Office—Toronto, Canada

Paid-up Capital - - - \$15,000,000
Reserve Fund - - - \$13,500,000

SIR EDMUND WALKER, C.V.O., LL.D., D.C.L., President
SIR JOHN AIRD - - - - - General Manager
H. V. F. JONES - - - - - Assistant General Manager

This Bank has 370 branches throughout Canada, in San Francisco, Seattle, and Portland, Ore., and an agency in New York, also branches in London, Eng., Mexico City and St. John's, Nfld., and has excellent facilities for transacting a banking business of every description.

Savings Bank Accounts

Interest at the current rate is allowed on all deposits of \$1 and upwards. Careful attention is given to every account. Small accounts are welcomed. Accounts may be opened and operated by mail.

Accounts may be opened in the names of two or more persons, withdrawals to be made by any one of them or by the survivor.

The Bank of British North America

Established in 1836
Incorporated by Royal Charter in 1840

Paid-up Capital - - - \$4,866,666.66
Reserve Fund - - - \$3,017,333.33

Head Office in Canada, Montreal
H. B. MACKENZIE, General Manager

Advisory Committee in Montreal
Sir Herbert Ames, M.P., W. R. Miller, W. R. MacInnes

Branches in British Columbia

Agassiz	Kerrisdale	Prince Rupert
Ashcroft	Lillooet	Rossland
Duncan	North Vancouver	Trail
Esquimalt	150-Mile House	Vancouver
Hedley	Prince George	Victoria
Kaslo		

YUKON TERRITORY
DAWSON

Savings Department at all Branches.
Special facilities available to customers importing goods under Bank Credits.

Collections made at lowest rates

Drafts, Money Orders, Circular Letters of Credit and Travellers' Cheques issued; negotiable anywhere.

Vancouver Branch
WILLIAM GODFREY, Manager
E. STONHAM, Assistant Manager

I could go on with incidents, but it is not necessary to harrow your feelings.

"My son-in-law, Mr. E. W. Owen, who is a member of your own Association and who has been in France for a year with the American troops, writes that we can believe all that we hear about the Huns, for it is all true, and more. It is no selfish struggle in which we are engaged. Like you, we have nothing to gain. We seek no territory, no indemnity, no advantage. But, like you, we are glad and proud to be in, and glad and proud to have been of any service.

"You have listened to my brief story of some of the things that have been done. But after all, those things belong to the past—they are written in history, and are now mere records and memories. Nothing that we can now do can change them, and the future, which we have the power to change, is therefore more interesting and more important. The war is not yet over, and the manner of its ending rests largely with us on this continent. In our outlook on the future we are now, thank God, united as Allies, Allies who are working together heart and soul. We realize that tremendous efforts are yet required of us, and I should like again to express my admiration of the magnificent work which you of the United States are doing. If we in Canada can but keep pace with you, we shall be satisfied. We shall at least try.

"My last work is a vision which I and other Canadians note with joy is already in the first stages of realization. I see the United States and the British Empire, the two great branches of the English-speaking world, going down through the centuries arm-in-arm, co-operating as brothers, each helping the other, each strengthening the other, and unitedly blessing the world, and making it safe for democracy. The Germans have succeeded in unifying the Anglo-Saxon world."

MUNICIPAL DEBENTURE BY-LAWS APPROVED.

The following certificates have been issued by the Municipal Department of the Province of British Columbia:

Municipality	Date of Certificate
New Westminster—By-law No. 327. Repayment of Treasury Certificates, \$500,000.00, five years, interest 6% payable half yearly.....	August 12th 1918
Richmond—By-law No. 226, Dyking, \$6,000.00, 36 years. Interest 5%, payable half yearly	August 17th 1918
Richmond—By-law No. 227, Dyking, \$4,900.00, 36 years. Interest 5%, payable half yearly.	August 17th 1918
North Vancouver District—Waterworks, \$40,000.00, 20 years, interest 5%, payable half yearly, and Debentures thereunder.	August 27th 1918
Delta—Pump By-law, \$12,500.00 One and two years, interest 6½%, payable half yearly, and Debentures thereunder	August 27th 1918

THE HOME BANK OF CANADA

Original Charter 1854

Head Office: Toronto
Branches and connections throughout Canada
A General Banking Business Transacted.

SAVINGS DEPARTMENT
Interest paid on deposits of \$1.00 and upwards.
J. F. MACDONALD, Manager

446 Hastings St. West - - - - - Vancouver, B. C.