

BANK OF MONTREAL

Established 1817

Capital Paid up, \$16,000,000 Reserve Fund, \$16,000,000
Undivided Profits, \$1,321,193
Total Assets, \$390,421,701

BOARD OF DIRECTORS:

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Head Office: MONTREAL

Sir Frederick Williams-Taylor, LL.D., General Manager
A. D. Braithwaite, Assistant General Manager

Branches and Agencies { Throughout Canada and Newfoundland
Also at London, England;
And New York, Chicago and Spokane in the United States.

A GENERAL BANKING BUSINESS TRANSACTED

D. R. CLARKE,
Acting Superintendent of
British Columbia Branches
Vancouver

W. H. HOGG,
Manager
Vancouver Branch

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

Branches in British Columbia

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

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

"Rebounding from two years and more of the most destructive and wasteful war of history, the world will then plunge into a trade and economic contest in which forces will assume totally new alignments, when competition will be keener and stronger than ever, and when science and organization will play a leading part in any successful role. For this struggle Canada must gird up her loins and make ready her full equipment in preparedness. She has the advantage over many other countries in richness and abundance of resources, in geographical world position, in vigor of race and in robustness of intellectual and moral fibre, while hope verging on pronounced optimism is an abiding and stimulating force with our people.

"I doubt, however, if we yet sense adequately the unnatural situation in which we have become involved, or the wrench and strain that will accompany the resumption of our natural and normal position.

"In the two years of war activity our iron and steel manufacturers, for instance, have set aside much of their machinery used in peace times and installed in its place machinery adapted to war purposes—have organized and co-operated and systematized for war work, and in doing so have learned valuable lessons in accuracy of finish and regularity of output and directive efficiency, which should prove valuable asset for the future. But in the process they have discontinued the old business and lost the old customers. So with many other lines of manufacturing connected with war activities. Work has been provided by governments—been fairly forced upon manufacturers by governments and been paid for by governments without trouble to the manufacturers, of travellers, of representation, of the initiative and organization involved in soliciting peace orders. A habit of receptivity has thus been formed which will have to be unlearned when the bells of peace ring out. Then governments will largely recede as feeders and providers. Each manufacturer will have to seek business for himself—put back the old peace machinery or adapt the new war machinery to peace production, and betake himself to the old peace methods of hunting up business; but then, let it be remembered, in an atmosphere hot with the keenest competition. Are we thinking out now what we will do then and how we will do it?"

"The object of this appeal is to challenge attention, to evoke thought and devise means to bring about industrial and commercial preparedness.

"The question which it seems to me each should face is this: 'What will be the situation as regards our industry in Canada when the war ends, and how can we best meet it?'

"Will our steel industry, our textile industry, and all our great industries, our transport corporations, our banking people, our agricultural and lumber and fishing and mining interests, our engineering, chemical and scientific research associations—in a word, all our lines of production, natural and industrial, our labor associations, and our great educational institutions take up and canvass and work out their ideas along the line of this question?"

"And to do this effectively will each one of these interests in this time of great national need take the trouble to get together a select number of their best and brightest representatives, who will make it their business to conduct a thorough examination and be ready to counsel and advise their Canadian co-workers?"

"And then, will they be prepared, after such examination and thought, to meet in the proposed convention ripe in well-based conclusions, fertile in well considered plans, and ready for co-operation each with every other in one united, intelligent, systematized national effort to increase production and capture our share of home and foreign markets?"

"If, for the next two or three months, spade work like this were carried on, the succeeding convention should be

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