

# Bank of Montreal

Established 1817

Capital Paid Up .....	\$16,000,000.00
Rest .....	16,000,000.00
Undivided Profits .....	1,252,864.00

## BOARD OF DIRECTORS

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General Manager

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Bankers in Canada and London, England, for Dominion Government.

Branches established throughout Canada and Newfoundland; also in London, England; New York, Chicago, Spokane.

Savings Department at all Canadian Branches. Deposits of from \$1.00 upwards received, and interest allowed at current rates.

### A GENERAL BANKING BUSINESS TRANSACTED

C. SWEENEY, Supt. of British Columbia Branches Vancouver.	W. H. HOGG, Manager, Vancouver Branch.
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# THE Merchants' Bank of Canada

ESTABLISHED 1864

## HEAD OFFICE, MONTREAL

Paid-up Capital - -	\$7,000,000
Reserve Fund - -	\$7,248,134

President.....	Sir H. Montagu Allan
Vice-President.....	K. W. Blackwell
E. F. Hebden, General Manager	
T. E. Merrett, Superintendent and Chief Inspector	

211 Branches in Canada, extending from the Atlantic to the Pacific

Agents in Great Britain: The London Joint Stock Bank, Ltd.; The Royal Bank of Scotland  
New York Agency.....63 and 65 Wall Street

## General Banking Business Transacted Savings Departments at all Branches

Deposits received of One Dollar and upwards, and interest allowed at 3 per cent. per annum.

## VANCOUVER, B. C.

Granville and Pender Streets	G. S. HARRISON, Mgr.
Hastings and Carrall Streets	FRANK PIKE, Mgr.

he can pay. He has also a long memory for any defect or supposed defect which the new article may show at its first trial.

These characteristics have greatly affected the use of Douglas fir. Many people say that Douglas fir is well known in the United Kingdom and that its greater use is simply a question of price competition with pitch-pine. It is true that if it were sold at a price considerably lower than that of pitch-pine the volume sold would be rapidly increased, but it is quite as true, that if it were better known much larger quantities would be sold at the prices at which it was offered c.i.f. before the war.

Opinions concerning the properties of Douglas fir differ diametrically in different parts of the country. A surprising number of timber merchants, architects and engineers are strongly of the opinion that Douglas fir is not so strong nor so durable as pitch-pine. This belief is very widespread and must be overcome before Douglas fir will sell as well as pitch-pine and at the same price throughout the United Kingdom. Many persons who have never used Douglas fir, or who have had a shipment damaged in transit are convinced that fir is not fitted for permanent construction because of its short length of life.

Other prejudices and opinions heard several times from merchants and important timber users were that fir is unsuited for interior finish because as it does not hold its place; that it is not so suitable for interior work in ships because it does not hold screws; that it has not so attractive a grain as pitch-pine and is not therefore so suitable for interior finish; that it is not sufficiently hard and even grained to fit it for use in manufactures.

The people who hold these beliefs are buying pitch-pine even where fir of a superior quality is offered at the same price because they are firmly convinced that fir is unsuitable for their purposes. The opinions are worth considering. They show in some cases that the person holding them has probably received a shipment which arrived in poor condition, as many did when the timber went around the Horn by sailing vessel. They show also that the market will be greatly increased, when the buyers are all satisfied as to the qualities of the timber.

That these opinions should be shared concerning a high-priced wood like Douglas fir by such persons as timber merchants, engineers and architects is unfortunate. A cheap wood is only used for cheap purposes and its reputation is not easily hurt, but a high-priced wood is usually purchased for a purpose where particular qualities are demanded, and is also usually purchased on the advice or specification of an architect or engineer or such expert.

The full possibilities of Douglas fir therefore can only be realized when the architect, engineers and such experts as the timber purchasers of the big shipyards, railroads and industrial companies have been convinced as to its merit.

This will be accomplished partially by force of example in Great Britain without outside help. At present one or two railways use Douglas fir in all buildings and bridges, and in car construction. Many others will not use it as yet because they believe it is not strong nor durable enough. One shipbuilding district, Glasgow, uses it extensively for docking; other shipbuilding districts will only use it on the cheapest boats and then only on small jobs. A few architects specify fir or allow fir to be used for joists, many architects for spans of over 30 feet, name pitch-pine only. Nearly all textile mill engineers specify pitch-pine or other hard woods for rolls in which large quantities of timber are used in the north of England. One firm has been using Douglas fir for years in 4½-inch by 4½-inch clears and has found it satisfactory. In one dockyard district fir is used for staging and planks, in all the others it is only admitted where long lengths are required. Once or twice builders were met, who had used Douglas fir for interior finish with excellent results, but the general opinion expressed among builders and timber merchants was to the effect that it was not adapted for such uses. In all the industries named the fact that fir has obtained and maintained a foothold in the past is almost