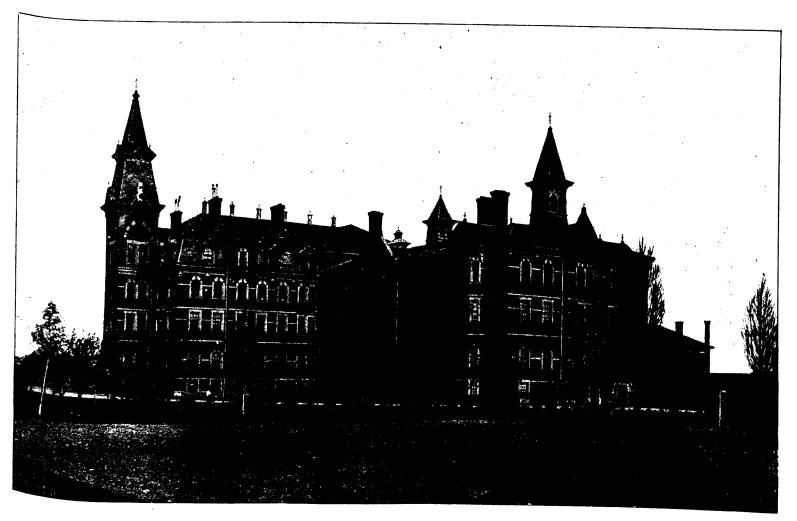


THE BANK OF MONTREAL, TORONTO.

From a photograph by J. B. Clougher.



THE MERCER REFORMATORY, TORONTO.

From a photograph by J. B. Clougher.