

THE MOLSONS BANK

Incorporated 1855.

PAID UP CAPITAL AND RESERVE, \$9,000,000

A Bank that for 65 years has had a steady and conservative growth. Our Managers take a personal interest in promoting the welfare and financial success of their customers.

VANCOUVER, B.C.

MAIN OFFICE: Cor. Hastings and Seymour Streets
G. W. SWAISLAND, Manager.

EAST END BRANCH: 150 Hastings Street East
A. C. HOGARTH, Manager.

ESTABLISHED 1875

IMPERIAL BANK OF CANADA

Capital Paid Up, \$7,000,000

Reserve Fund, \$7,500,000

PELEG HOWLAND, President.

W. MOFFAT, Gen. Mgr.

HEAD OFFICE—TORONTO

VANCOUVER—J. M. LAY, Manager

BRANCHES:

FAIRVIEW: J. S. GIBB, Manager.

HASTINGS AND ABBOTT ST.: F. B. THOMSON, Manager.

Established 1865

Union Bank of Canada

HEAD OFFICE—WINNIPEG

Authorized Capital	\$15,000,000
Paid Up Capital	8,000,000
Reserve	5,600,000
Total Assets (Nov., 1919, over)	174,000,000

A Western Bank; solicits Western business of all natures, and offers true Western facilities and service. Call on our local officers in your City, Town or District, and you will find them very ready to serve you well, as depositor or other style of client. We have branches at every important point in Canada—220 west of the Great Lakes. Agencies, London, England, and New York, furnish first-class, up-to-date facilities for handling foreign business of all kinds. A prominent Banker has recently stated: "‘Personality’ is a very important asset in business, and as regards banking particularly it is the important asset." Our executive officers are instructed and ready to take a special interest in your affairs—if you will consult with them.

GEO. S. HARRISON, Mgr., Main Office, Seymour & Hastings Sts.

A. W. BLACK, Cordova and Abbott Street Branch
R. J. HOPPER { Mount Pleasant Branch, 9th Ave. and Main St.
City Heights Branch, 25th Ave. and Main St.

ESTABLISHED 1873

The Standard Bank of Canada

Cap. Rest and Undivided Profits, \$8,360,537.09

HEAD OFFICE: TORONTO

179 BRANCHES THROUGHOUT THE DOMINION

**Special Banking Facilities for Merchants,
Manufacturers, Agriculturists, Etc.**

A SAVINGS DEPARTMENT AT EVERY BRANCH

Vancouver Branch: STANDARD BANK BUILDING

Corner Hastings and Richards Streets

ernment board; in the event of the creation of a local Government board they would all to a greater or less extent appear. The question most largely under consideration is the extent to which each of these different powers should properly be carried. With a view to obtaining the greatest possible advantages with the least possible embarrassment to the municipalities.

The administration of the sinking funds of the Province was suggested as one of the offices which a local Government board might well perform, and a proposal to this effect was incorporated in the bill as drafted in 1919, but as the administration of these monies is not primarily one of the functions of a board of this kind it is the intention when the proposal to create a local Government board again comes before the Legislature to eliminate this feature entirely.

If the inauguration of a board of this kind is accomplished under the most favorable circumstances, namely, by the united efforts of the Provincial Government, the municipal councils and the public generally to advance the interests of the municipalities, not alone in matters of finance, but also in the problems of the machinery of Government, and most important of all in the various activities relating to the public welfare, it should constitute a real contribution to the municipal life of the Province.

GENERAL MANAGER OF ROYAL BANK ON VISIT

Mr. Charles E. Neill, general manager of the Royal Bank of Canada, accompanied by Mr. R. Campbell, Superintendent of prairie branches with headquarters at Winnipeg, was a visitor to the Province last week. This is the former's first trip to the Coast since 1908, and he was pleasantly surprised with the changes he noted since he was last here.

Mr. Neill is very well known among the business fraternity of Vancouver, particularly the older business set, since he came as accountant to Vancouver when the Royal Bank opened up its first branch here. From that position he was steadily advanced until he became manager of the main Vancouver branch, leaving in 1903 to become assistant general manager at Montreal, from which position he was shortly advanced to that of general manager on the promotion of Mr. E. L. Pease, to the newly created position of managing director.

Under the direction of Mr. Neill, the Royal Bank has made very remarkable strides and today it is the largest chartered bank in Canada and is one of the largest international banks in the world. Mr. Neill's trip was very hurried and was really a visit to branch offices and officials more than any trip of inspection. While in British Columbia he was accompanied by Mr. C. W. Frazee, supervisor of British Columbia branches.

The Pacific Great Eastern Railway has placed insurance involving \$3,800,000 on its entire equipment, including plant, building, bridges, railway equipment, etc., at 40 cents per \$100, compared with 42 cents the rate secured last year.

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.

F. G. NICKERSON, Manager

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