

the greatest possible favours are being conferred upon them.

This is not the spirit that distinguishes the Bank of Montreal. Courtesy and promptness prevail throughout its immense system, and the customer whose requests are within the bounds of reason can confidently count upon transacting his business in a comfortable, pleasant fashion.

As one would naturally expect, so eminently successful an institution looks well after those in its employ. The Bank of Montreal pays liberal, though not extravagant salaries to all who do good work, and furthermore holds out the inducement of an almost ideal pension system as a reward for long continued satisfactory service.

The details of this system are not of course for the general public, but it may be said that in some respects it resembles that in force in the Civil Service at Ottawa, possessing, however, many advantages not contained in the Government plan.

It began in 1861 with the Annuity Fund Society, which had only eighty-five members, and it is now known as the Pension Fund Society, duly incorporated, and having over five hundred members.

When the bank opened for business it was in a building belong-



MR. W. J. BUCHANAN.
General Manager 1881-1890.

ing to the Armour estate that stood on St. Paul Street between St. Nicholas and St. Francois Xavier Street. This was destroyed by fire in 1820, and then the bank erected its own building on the site now occupied by the present Post Office. But the accommodation being inadequate to meet the demands of the rapidly extending business, the present solid, ornate and commodious structure was erected.

This too, however, has been out-grown, and by the purchase of property in the rear, provision has been made for such an addition to the premises as will ensure ample room for the future.

Bearing in mind the modest surroundings amidst which the bank began its career—a single hired room in

an unimposing building—there is special interest in the fact that to-day this remarkable institution owns nearly two score fine buildings scattered over the Canadian continent from Halifax, N. S., to Victoria, B. C., each structure in its substantial elegance being no less a credit to the bank than an ornament to the city in which it is situated. They amply substantiate the title of the Bank of Montreal to be considered the premier financial institution of the Dominion.



MR. E. S. CLOUSTON.
General Manager 1890-1900.