512 THE JOURNAL OF COMMERCE Saturday, Mar. 21, 1914.	
	ESTABLISHED 1865
The Bank of British	UNION BANK OF
North America	CANADA
\$	Head Office - WINNIPEG
Established in 1836. Incorporated by Royal Charter in 1840	Paid up Capital
Paid-up Capital - \$4,866,666.66 Reserve Fund - 3,017,333.33	Hon. Pres WILLIAM PRICE, Esq. President - JOHN GALT, Esq. Vice-Presidents R. T. RILEV, Esq. G. H. THOMSON, Esq.
Head Office - 5 Gracechurch Street, London, E.C.	W. R. Allan, Esq. E. E. A. DuVernet, Esq., IC. Hon. S. Barker, Esq., P.C., M.P. E. E. A. DuVernet, Esq., IC. M. Bull, Esq. F. W. Heubach, Esq. LtCol. John Carson. F. E. Kenaston, Esq. B. B. Cronyn, Esq. Wm. Shaw, Esq. E. L. Drewry, Esq. Wm. Shaw, Esq.
J. Dodds, Secretary. W. S. Goldby, Manager.	G. H. BALFOUR, General Manager. H. B. SHAW, Assist. General Manager. F. W. S. CRISPO, Superintendent of Branches and Chief Insp.
COURT OF DIRECTORS: F. R. S. Balfour, Esq. Frederick Lubbock, Esq. J. H. Brodie, Esq. C. W. Tomkinson, Esq.	London, England, Branches: 51 Threadneedle Street, E.C., and West End Branch, Haymarket, S.W.
J. H. M. Campbell, Esq. G. D. Whatman, Esq. E. A. Hoare, Esq. Head Office in Canada - St. James Street, Montreal.	The Bank having over 310 Branches in Canada, extending from Halifax to Prince Rupert, offers excellent facilities for the transaction of every description of Banking business. It has Cor- respondents in all Cities of importance throughout Canada, the United States, the United Kingdom, the Continent of Europe,
H. B. Mackenzie, General Manager	and the British Colonies. Collections made in all parts of the Dominion, and returns promptly remitted at lowest rates of exchange. Letters of Credit and Travellers' Cheques issued available in all parts of
J. Anderson, Superintendent of Branches H. A. Harvey, Superintendent of Eastern Branches, Montreal	the world.
J. McEachern, Superintendent of Central Branches, Winnipeg O. R. Rowley, Chief Inspector	SAVINGS AND PRIVATE ACCOUNTS Savings and household accounts invited. Joint accounts
 J. H. Gillard, N. V. R. Huus, Inspectors, Montreal A. S. Hall, Inspector, Winnipeg B. C. Gardner Assistant Inspectors. 	opened when required for two or more persons, any one of whom may deposit or withdraw money. Interest is paid on balances. Banking accounts opened for Societies, Lodges, Trustees,
H. R. Powell	Executors or for private purposes.
This Bank has Branches in all the principal cities of Canada, including Dawson City (Y.T.), and agencies at New York and San Francisco in the United States.	Capital \$5,000,000 Reserve \$6,307,272
Agents and Correspondents in every part of the world.	Head Office, Toronto. Incorporated 1855
Collections made at Lowest Rates.	BANK of TOKONTO
Drafts, Money Orders, Circular Letters of Credit and Travellers' Cheques issued, Negotiable anywhere.	DIRECTORS Duncan Coulson, President W. G. Gooderham, Vice-Pres. J. Henderson, 2nd Vice-Pres Hon. C. S. Hyman Nicholas Bawlf William Stone LtCol. F. S. Meighen John Macdonald J. L. Englehart LtCol. A. E. Gooderham Wm. I. Gear
Agents in Canada for Colonial Bank, London	Thos. F. How Gen, Man. T. A. Bird, Chief Inspector BANKERS London, EnglandLondon City & Midland Bank, Ltd.
and West Indies. G. B. GERRARD, Manager Montreal Branch.	New York
	ASSETS \$60,000,000