

Systematic Saving is a Duty every Worker

Owes to Himself.

Civil Service Employees

Are cordially Invited to take Advantage of the
Savings Department of the

BANK OF MONTREAL

This Bank is for your use and convenience, no matter how small your Deposit may be. There are over 300 Branches in Canada, and any one of these will welcome you as a customer.

Interest at Highest Current Rates is Paid on
Deposits of \$1.00 upwards.

BANK OF HAMILTON

HEAD OFFICE: HAMILTON

Established 1872

Capital Authorized \$5,000,000.
Capital Paid Up \$4,000,000.
Reserve Fund \$4,200,000.

BOARD OF DIRECTORS.

Sir John Hendrie, K.C.M.G., C.V.O., President
Cyrus A. Birge, Vice-President
C. C. Dalton Robt. Hobson W. E. Phin
I. Pitblado, K.C. J. Turnbull W. A. Wood

Branches at Montreal, and throughout the Provinces of Ontario, Manitoba, Saskatchewan, Alberta and British Columbia.

Correspondents in Great Britain:—National Provincial & Union Bank of England, Limited. Barclays Bank, Limited, London, England.

Correspondents in all the principal cities of the United States.

Savings Department at all Branches.
Collections effected in all parts of Canada, United States and Great Britain.
J. P. BELL, General Manager.

The Young Man's Best Recommendation

A Savings Account is more than a start towards financial independence—it is a mark of character.

One of the strongest recommendations in the world of business that a young man can present, is a Merchants Bank Pass-Book, showing a record of consistent savings.

A Saving Account may be opened with \$1.00, which shows how highly we regard the accounts of those who desire to save.

THE MERCHANTS BANK OF CANADA

Head Office: Montreal. Established 1864
391 Branches and Agencies in Canada, extending
from the Atlantic to the Pacific.

One Dollar Weekly

PARENTS! Tell your children that \$1.00 deposited at this Bank every week for ten years, with interest at 3 per cent, compounded semi-annually, will amount to \$605.72. Encourage your children to save.



ASSETS EXCEED; \$174,000,000

UNION BANK OF CANADA HEAD OFFICE, WINNIPEG