

**THE BANK OF  
BRITISH NORTH AMERICA.**

*Incorporated by Royal Charter.*

Paid up Capital £1,000,000 Stg.  
Reserve Fund £275,000

LONDON OFFICE:

CHICHESTER LANE, LOMBARD ST. E. C.

COURT OF DIRECTORS:

J. H. Brodie, E. A. Hoare,  
John James Cater, H. J. B. Rendall,  
Gaspard Farrer, J. J. Kingsford,  
Henry R. Farrer, Frederic Lubbock,  
Richard H. Glyn, George D. Whatman,  
Secretary, A. G. Wallis.

HEAD OFFICE IN CANADA—St. James St.,  
Montreal.

R. R. GRINDLEY, Gen. Man'gr. H. STIKEMAN,  
Asst. Gen. Man'gr. E. STANIER, Inspector.

*Branches and Agencies in Canada.*

London, Kingston, Fredericton, NB  
Edinburgh, Ottawa, Halifax, N.S.  
Paris, Montreal, Victoria, B.C.  
Hamilton, Quebec, Vancouver, BC.  
Toronto, St. John, N.B., Winnipeg, Man.  
Brandon, Man.

*Agents in the United States.*

New York—W. Lawson and F. Brown-  
Gold, Agents.

San Francisco—H. M. J. McMichael  
and J. C. Welsh, Agents.

Have facilities for collection and exchange in  
all parts of the world

**BANK OF MONTREAL.**

ESTABLISHED IN 1817.

INCORPORATED BY ACT OF PARLIAMENT.

Capital (all paid up) \$12,000,000  
Reserve Fund 6,000,000

HEAD OFFICE, MONTREAL

Mon. Sir D. A. SMITH, K.C.M.G., President.  
Hon. G. A. DRUMMOND, Vice-President.

H. S. CLouston, General Manager.

BRANCHES AND AGENCIES IN CANADA.

Montreal, H. V. Meredith, Manager.

West End Branch, St. Catherine St.

Halifax, N.S. Quebec, Q.

Hamilton, O. Regina, Ass'a

Kingston, O. Sarnia, O.

Brockville, O. Stratford, O.

Calgary, N.W.T. London, O. St. John, N.B.

Chatham, N.B. Moncton, N.B. St. Mary's, O.

Shatham, O. Nelson, B. C. Toronto, O.

Corvallis, O. New Westminster, Vancouver, BC.

Vancouver, B.C. Victoria, BC.

Port William, O. Ottawa, O. Vernon, B. C.

Sedroch, O. Perth, O. Wallaceburg, BC.

Guelph, O. Peterboro, O. Winnipeg, Man.

Pictou, O.

AGENTS IN GREAT BRITAIN—London, Bank  
of Montreal, 22 Abchurch Lane, E. C.; Alex.  
Lang, Manager. London Committee—Peter  
Hodpath, Esq.

AGENTS IN THE UNITED STATES—New York,  
Walter Watson, R. Y. Hebdon and S. A. Shep-  
herd, 39 Wall Street. Chicago, Bank of Mon-  
treal, William Munro, Manager.

Buy and sell Sterling Exchange and Cable  
Transfers. Grant Commercial and Travelling  
Credits available in any part of the world.

Drafts issued. Collections made at all points

**A. LEFRED,**

(Graduate of Laval and McGill.)

**MINING ENGINEER.**

MAIN OFFICE: Quebec. BRANCH OFFICE:  
Sherbrooke. Montreal, 17 Place d'Armes IIII.

**MINES, MINERAL PRODUCTS**

**WOOD & ORR,**

Importers and Dealers in Home Made and  
Imported

**STOVES AND RANGES.**

Importers of Tinware, Hollow-ware, Agate  
Ware, etc. Manufacturers of Tin, Copper and  
Sheet Iron Ware. Steamboat Work, Steam-  
boat and Ship Ranges a specialty. Jobbing  
work promptly attended to.

3 STORE STREET. VICTORIA, B. C.

**Montreal Smelting and  
Refining Works.**

**G. Langwell's Babbit Metal.**

This Babbit, or anti-friction metal, is the  
best that is manufactured, and is made in num-  
bered grades, containing certain percentages of  
copper, tin, antimony, etc. Every block is  
stamped, "G. LANGWELL'S BABBIT."  
A trial will convince users of its superiority.

**GEO. LANGWELL & SON,**

Metallurgists and M'rs., Montreal, P. Q.

N. B.—Order through your wholesale house  
ONLY.

**SCHULTZ & MORPHY,  
BARRISTERS, SOLICITORS, ETC.**

49 Langley St., Victoria. P. O. Box 315

Special attention to Canadian and Foreign  
Collections.

**JOHN EARSMAN CO**

WHOLESALE

Commission and Insurance

**AGENTS**

AGENTS FOR

Armour Packing Co., Kansas City.  
J. D. Nordlinger, New York.  
James Watson & Co., Dundee.  
Davenport Syrup Co., Davenport Ia.  
Etc., Etc., Etc.

Agents of the New York Life In-  
surance Co. for Vancouver Island.

34 GOVERNMENT STREET.

**J. PIERCY  
& CO.,**

*Wholesale Dry Goods.*

Gents Furnishing Manufacturers

25, 27 & 29 YATES ST.,

VICTORIA, B. C.

**WULFFSOHN AND  
BEWICKE,**

(LIMITED.)

**BANKERS,**

*Financial, Real Estate, In-  
surance and General  
Agents.*

BANKING AND STOCKBROKING DEPARTMENT.

Bills discounted, Checks collected, Exchanges  
effected, Corporation Bonds, Mining Stock, Gas  
and all other Company Shares bought and  
sold, and every kind of Broking Business trans-  
acted.

Drafts and Telegraphic Transfers to every part  
of the world. Money advanced on approved  
security.

REAL ESTATE AND INSURANCE DEPARTMENT.

Building Estates financed, Real Estate bought  
and sold, Rents collected. Full Charge and  
Management of Estates undertaken for non-  
residents. Life, Fire and Marine Insurances  
effected with the leading offices of the world.

REPRESENT:

Equitable Life Assurance Society of N. Y.  
Union Insurance Society of Canton (Marine  
Connecticut Fire Insurance Co. of Hartford.  
Lancashire Fire Insurance Co.  
Moodyville Land and Saw Mill Co., Ltd.  
Mercantile Development Co., Ltd., London.  
Hamburg-American Packet Co.

**Wulffsohn & Bewicke, Ltd.**

524 and 526 Cordova St., Vancouver

—AND—

Dock House, Billiter St., London, Eng.

JOHANN WULFFSOHN,

Managing Director

**STEMLER & EARLE**

(Established 1876.)

Pioneer Steam Coffee and Spice Mills,

MANUFACTURERS OF

COFFEES, SPICES, COCOA, CREAM  
TARTAR, MUSTARD AND BAKING  
POWDER.

Pembroke St., Victoria.

**M. R. SMITH & CO.**

**BISCUIT MANUFACTURERS,**

VICTORIA, B. C.

Office: 57 & 59 Fort St. Factory: 91 Niagara St.

P. O. Box 230.

Telephone No. 121.

**THE WM. HAMILTON  
MANUFACTURING CO., LD.**

HASTINGS STREET, NEAR CARRALL, VANCOUVER, B. C.

Saw, Shingle and Planing Mill Machinery, Engines  
and Boilers and Canning Machinery.

Telephone 383. P. O. Box 791.

ROBERT HAMILTON, MANAGER, VANCOUVER.