

UNION BANK OF CANADA

Established 1865

HEAD OFFICE - WINNIPEG

Paid Up Capital \$ 5,000,000
 Reserve Fund and Undivided Profits 3,300,000
 Total Assets, over 70,000,000

HON. PRESIDENT—WM. PRICE, ESQ.

VICE-PRESIDENTS

R. T. RILEY, Esq. G. H. THOMSON, Esq.

DIRECTORS

W. R. ALLAN, Esq.

S. BARKER, Esq., M.P.

M. BULL, Esq.

LIEUT.-COL. J. CARSON

E. L. DREWRY, Esq.

E. E. A. DUVERNET, Esq., K.C.

S. HAAS, Esq.

F. W. HEUBACH, Esq.

F. E. KENASTON, Esq.

W. SHAW, Esq.

G. H. BALFOUR, General Manager.

H. B. SHAW, Assistant General Manager.

F. W. S. CRISPO, Superintendent of Branches.

London, Eng., Branch, 51 Threadneedle

Street, E.C.

Head Office, Winnipeg.

Branches and Agencies West of the Great Lakes.

Manitoba—Baldur, Birtle, Boissevain, Brandon, Carberry, Carman, Carroll, Clearwater, Crystal City, Cypress River, Dauphin, Deloraine, Glenboro, Hamiota, Hartney, Holland, Killarney, Manitou, McCreary, Melita, Minnedosa, Minto, Morden, Neepawa, Nesbitt, Newdale, Nings, Rapid City, Roblin, Roland, Russell, Shoal Lake, Somerset, Souris, Strathclair, The Pas, Virden, Waskada, Wawanesa, Wellwood, Winnipeg.

Saskatchewan—Adanac, Alsask, Arcola, Asquith, Assiniboia, Bounty, Buchanan, Cabri, Canora, Carlyle, Craik, Cupar, Cut Knife, Esterhazy, Estevan, Eyebrow, Fillmore, Gravelbourg, Guernsey, Gull Lake, Herbert, Hughton, Humboldt, Indian Head, Jansen, Kelfield, Kerrobert, Kindersley, Landis, Lang, Lanigan, Lemberg, Loversburg, Lumsden, Luseland, Macklin, Maple Creek, Maryfield, McRorie, Melfort, Milestone, Moose Jaw, Moosomin, Morse, Netherhill, Neudorf, Ogema, Outlook, Oxbow, Pense, Perdue, Piapot, Plenty, Prince Albert, Qu'Appelle, Regina, Rocanville, Rosetown, Saskatoon, Scott, Sceptre, Simpson, Sintaluta, Southey, Strassburg, Swift Current, Tessier, The Forks, Theodore, Togo, Tompkins, Vanguard, Verigin, Viceroy, Wapella, Wawota, Watrous, Webb, Weyburn, Wilkie, Windthorst, Wolseley, Yorkton, Zeelandia.

Alberta—Airdrie, Alix, Barons, Bashaw, Bassano, Bellevue, Blackie, Blairmore, Bowden, Bow Island, Brooks, Calgary, Carbon, Cardston, Carlstadt, Carstairs, Cereal, Claresholm, Cochrane, Consort, Cowley, Didsbury, Edmonton, Fort Saskatchewan, Grande Prairie, Grassy Lake, Hanna, High River, Hillcrest, Innisfail, Irvine, Lacombe, Langdon, Lethbridge, Macleod, Medicine Hat, Okotoks, Passburg, Pincher Creek, Seven Persons, Standard, Strathmore, Swallow, Three Hills, Wainwright, Winnipeg.

British Columbia—Enderby, Hazelton, Lillooet, Nanaimo, New Hazelton, Newport, New Westminster, Prince Rupert, Telkwa, Vancouver, Vernon, Victoria.

This Bank, having over 300 Branches in Canada, extending from Halifax to Prince Rupert, offers excellent facilities for the transaction of every description of banking business. It has correspondents in all cities of importance throughout Canada, the United States, the Continent of Europe, and the British Colonies.

Collections made in all parts of the Dominion, and returns promptly remitted at lowest rates of exchange.

Two Central Offices in Winnipeg—Main St. and William Ave., D. M. Neeve, Mgr.

Portage Ave., cor. Garry St. (adjoining Post Office), F. J. Boulton, Mgr.

Other Branches in Winnipeg as follows:—Corydon Ave., Logan Ave., North End, Sargent Ave., Portage Ave. and Arlington St., Sargent Ave. and Arlington St., 490 Portage Ave.



For Chilly Fall Days

PERFECTION

SMOKELESS OIL HEATER

A Perfection Smokeless Oil Heater is the very thing to keep the house cosy and comfortable in the chilly days before the furnace is started.

The Perfection Heater is efficient, economical and ornamental. Doesn't smoke. Doesn't smell. Easy to clean and rewick. Easy to carry wherever it is wanted. Stock at all chief points.

For best results use ROYALITE OIL

THE IMPERIAL OIL CO., Limited

Toronto
Ottawa
Halifax

Montreal
Quebec
St. John

Winnipeg
Calgary
Regina

Vancouver
Edmonton
Saskatoon

establish themselves as active members of the club. Cathedral Mountain had been chosen as the official climb but the heavy snows the previous week had made it unadvisable to attempt it until Thursday after the camp opening.

For this day a graduating class was organized. Long before daylight the quiet effective voice of the never tiring director was heard from tent to tent speaking the reveille to the prospective climbers. A hurried toilet in the dim light, a breakfast of toast, bacon and coffee, much excitement about the getting of the paper bag luncheons and then the sharp command to "Fall in." The whole party was placed in charge of a big Swiss guide to whose orders implicit obedience was strictly enjoined. Under him sub-guides were appointed each in possession of a coil of rope which he slung over his shoulder. The inexperienced climbers were divided among the guides.

The first part of the climb was through woods, over fallen logs and stones, sinking sometimes in the spongy moss—but still onward and upward. Many a sigh was drawn by the tender feet with just one long wish to set the sole of the foot on level soil once more. Many rests were taken in this first climb and at last we reached the open. Here like the allegorical "Christian" new obstacles beset our path. Huge

back to mundane matters—and the insistent calls of the inner man. Paper bags containing those thick sandwiches were produced and for the next few moments the view forgotten.

The Venice of the Prairies

(Rt. Hon. Herbert Samuel to the Winnipeg Canadian Club.)

Not unlike the position of Venice is your position here in Winnipeg at the commercial gateway between the East and the West of the great Dominion of Canada. Imports and exports pass through and along this great trade route as the rays of light passing through a lens are focussed upon a particular point. One has only to look at the railway map of Canada to see the lines that are focussed upon this centre.

Your growth has been marvellous in the past, and it is certain to be even exceeded in the future. And as I have compared you to Venice, I may venture to express the hope that, as your prosperity increases, you will follow the example of Venice in other ways, and make your city the cradle of learning and of art, turning a portion of the wealth which you receive each year toward the beautifying of your city.



A Tunnel and Lake in the Mountains

rocks tumbled out of bed in some ancient convulsion of nature were piled promiscuously for what seemed an endless distance. An hour or more of patient scrambling, jumping, creeping, with knocking of shins and scratching of hands brought us out on a piece of shale, where we crossed our first strip of snow.

What seemed to be a sheer rock confronted us. The guide climbed to the top, stationed a man at an angle half way down on the shale and another at the bottom. These three held a rope taut by the aid of which the whole party ascended.

Three hours were now consumed and the glaciers reached. Each guide roped up his party and the tramp over the snow field began. To the first climbers this last four hours was exceedingly tedious. Plod, plod, plod, with an occasional plunge to the hips. But we were told that this was hardly mountain climbing at all which statement we accepted with due humility.

But now the summit seemed beckoning us on. A last struggle and it was ours. Two of the party had been unable to accomplish it and were left in the care of companions on the trail. In a later expedition they succeeded.

What can be added to all that has been said of the glory of a mountain top. Peak on peak piled out before our eyes. In the valley the little stream like a silver ribbon lay curled. Fleecy clouds bumped against the rugged shoulders of the monarchs of the wilderness. To the left away down in the lowlands a little puff, puff of smoke announced the passing of a Canadian Pacific Railway train, and led the mind

Keeping in Touch

The district visitor went about her work with the same indiscriminating enthusiasm which carried her through her other social and philanthropic enterprises.

At the close of one of her long afternoons of reading some of the latest news and the best books to an old lady of the village the minister happened to make a call just after the district visitor had gone.

After the usual greetings the old lady looked up at him appealingly.

"Can't ye help a body out of a hole?" she asked. "'Tis every day in the week but Sundays she comes now. She means well, and I'm enduring it as best I can, but while I'm being informed what all the world's doing, and following every movement o' them Rosyfelt children, the McCarthy twins and the rest o' Pearson's Place are getting away from me, an' I never heard o' the Haloran baby's teeth till there was three o' them in his mouth, nor if the 'quire's wife has another new bonnet."

Hot-Weather Refuge

A reverend gentleman of Pennsylvania was for a while in a Georgia town as pastor of a new church.

"I suppose you feel the heat greatly down here in the summer, don't you?" queried one of his new parishioners.

"Well, it does get pretty warm here sometimes," admitted the minister; "but every time I feel too warm I think of the visit I once made to Boston, and it sends the cold shivers all over me."