THE STERLING BANK

OF CANADA

A constructive policy, based on our belief in the future of Canada and Canadian Industries—is a feature of Sterling Bank service, both in the matter of credits and advice

Head Office KING AND BAY STREETS, TORONTO

The National Bank of Scotland

Incorporated by Royal Charter and Act of Parliament.

Capital Subscribed...... £5,000,000 \$25,000,000 1,100,000

 Paid up
 1,100,000

 Uncalled
 3,900,000

 5.500.000 19 500,000 Reserve Fund 1.000.000 5,000,000

Head Office -EDINBURGH

WILLIAM CARNEGIE, General Manager. GEORGE A. HUNTER, Sec. LONDON OFFICE-37 NICHOLAS LANE, LOMBARD ST., E.C. 4

DUGALD SMITH. T. C. RIDDELL, Assistant Manager Manager

The agency of Colonial and Foreign Banks is undertaken, and the Acceptances of Customers residing in the Colonies domiciled in London, are retired on terms which will be furnished on application.

The Bank of Nova Scotia

Capital paid-up -\$9,700,000 Reserve Fund and Undi-vided Profits over 18,000,000 Total Assets Over - - 220,000,000

HEAD OFFICE HALIFAX, N.S. CHARLES ARCHIBALD, President

General Manager's Office, Toronto, Ont. H. A. RICHARDSON, General Manager

Branches in Canada

39 in Nova Scotia 122 in Ontario 22 in Quebec 12 in Prince Edward Island 38 in New Brunswick 32 Western Provinces

In Newfoundland

Bay Roberts, Bell Island, Bonavista, Bonne Bay, Brigus, Burgeo, Burin, Carbonear, Catalina, Change Islands, Channel, Fogo, Grand Bank, Harbor Grace, Hermitage, Little Bay Islands, Old Perlican, St. John's, Twillingate, Wesleyville, Western Bay.

In West Indies

Cuba—Havana
Dominican Republic—Santo Domingo.
Jamaica—Black River, Kingston, Mandeville, Montego Bay, Morant Bay.
Port Antonio, Port Maria, St. Ann's Bay, Savanna-la-Mar,
Spanish Town.
Porto Rico—San Juan, Fajardo and Ponce,

In United States

CHICAGO NEW YORK (AGENCY)

Correspondents

Great Britain-The London Joint City and Midland Bank, Limited; Royal

Great Britain—The London Joint City and Midland Bank, Limited: Royal Bank of Scotland.
France—Credit Lyonnaise.
United States—Bank of New York, N.B.A., New York; National Bank of Commerce: New York; Merchants National Bank, Boston: First National Bank, Chicago: Fourth Street National Bank, Philadelphia: Citizens National Bank, Baltimore; The American National Bank, San Francisco: First National Bank, Minneapolis: First National Bank, Seattle.

THE STRENGTH OF A BANK



ESTABLISHED in 1817 with modest capital, the Bank of Montreal for over a hundred years has followed a conservative, aggressive policy, until today it has assets in excess of FIVE HUNDRED MILLION DOLLARS

IKE Canada herself, Bank of Montreal has grown stronger with the service it has rendered and the obstacles it

'ODAY the Bank is stronger than ever, prepared to render ever-increasing service to the people and the business concerns of the Dominion.

With Branches in every important centre of every Province and with direct banking connections throughout the world, we are fit for the task of helping Canadian business to grow to full stature.

A steadily increasing number of business men, enterprises, workers and house holders, ambitious young people—thrifty Canadians of every sort, verywhere—are getting the benefit of the strength and intimate service of this financial institution.

> Our nearest Branch Manager is the best point of contact with our organization.

MONTREAL BANK OF

Established over 100 years

Direct wire service maintained between Montreal, Toronto, Winnipeg, Vancouver, New York, Chicago and San Francisco

Assets in excess of Five Hundred and Forty Millions Savings Departments in all Branches Head Office: Montreal