

**THE BANK OF  
BRITISH NORTH AMERICA.**

*Incorporated by Royal Charter.*

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

LONDON OFFICE:

CLERMONT LANE, LOMBARD ST. E. C.  
COURT OF DIRECTORS:

J. H. Brodie,	E. A. Hoare.
John James Cater,	H. J. B. Kendall,
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. SPIKEMAN,  
Asst. Gen. Man'gr. E. STANBRIK, 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. Brownfield, 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.

Hon. Sir D. A. SMITH, K.C.M.G., President.

Hon. G. A. DRUMMOND, Vice-President.

E. S. CLOUSTON, General Manager.

BRANCHES AND AGENCIES IN CANADA.

Montreal,	H. V. Meredith, Manager.
West End Branch,	St. Catherine St.
Almoate, O	Halifax, N.S.
Belleville, O	Hamilton, O
Brantford, O	Kingston, O
Brockville, O	Lindsay, O
Calgary, N.W.T.	London, O
Chatham, N.B.	Moncton, N.B.
Gratham, O	Nelson, B. C.
Corwall, O	New Westminster, B.C.
Deseronto, O	ster, B. C.
Fort William, O	Ottawa, O
Goderich, O	Perth, O
Guelph, O	Peterboro, O
	Pictou, O
	Regina, Assn
	Sarnia, O
	Stratford, O
	St. John, N.B.
	St. Mary's, O
	Toronto, O
	Vancouver, BC
	Victoria, BC.
	Vernon, B. C.
	Wallaceburg, O
	Winnipeg, Man

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

AGENTS IN THE UNITED STATES—New York, Walter Watson, R. Y. Hebdon and S. A. Shepherd, 59 Wall Street. Chicago, Bank of Montreal, 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.

**JAMES FREEL,**

91 JOHNSON ST., VICTORIA, B.C.

SOLE AGENT FOR BRITISH COLUMBIA FOR

**DICK'S**

**PATENT DRIVING ROPES AND BELTS**

(Made of Balata and Cotton.)

PATENTERS AND SOLE MANUFACTURERS

**R. & J. DICK,**

Greenhead Works, Glasgow.

These Belts combine

GREAT STRENGTH AND DURABILITY.  
PERFECT UNIFORMITY THROUGHOUT.  
RETENTION OF STRENGTH,  
STRONG GRIPPING POWER.

Not allowing belt to slip in damp situations. Considerably over 1,000,000 in use at the present time. Every belt guaranteed to give entire satisfaction, otherwise can be returned.

PRICES ON APPLICATION.



**Electrical Supplies**



**The Montreal Electrical Supply Co.**

Furnish Every Description of

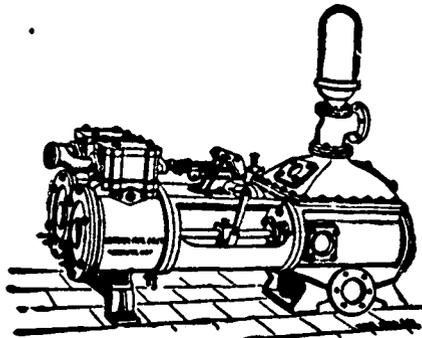
DYNAMOS, WEATHER PROOF WIRE, BATTERIES (all kinds),  
MOTORS, RUBBER COVERED WIRE, CALL BELLS, FANS,  
GENERATORS, OFFICE WIRE, FIRE ALARMS, Etc.,  
AR and INCANDESCENT LAMPS (all systems),  
WAREHOUSE and LONG DISTANCE TELEPHONES.

Estimates given for COMPLETE INSTALLATION of Electric Light Plants Wiring and Fixtures of every Description.

623 LaSalle Street,  
MONTREAL.

J. M. HARRISON, Manager.

**PUMPING  
MACHINERY.**



**DUPLEX OR SINGLE**

WRITE FOR PRICES.

**NORTHEY M'FG CO.**

LIMITED.

TORONTO.

CATALOGUE ON APPLICATION.

**STEMLER & EARLE**

(Established 1875.)

Pioneer Steam Coffee and Spice Mills,

MANUFACTURERS OF

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

Pembroke St., Victoria.



**CAN I OBTAIN A PATENT?** For a prompt answer and an honest opinion, write to Munn & Co., who have had nearly fifty years' experience in the patent business. Communications strictly confidential. A Handbook of information concerning Patents and how to obtain them sent free. Also a catalogue of mechanical and scientific books sent free. Patents taken through Munn & Co. receive special notice in the Scientific American, and thus are brought widely before the public without cost to the inventor. This splendid paper, issued weekly, elegantly illustrated, has by far the largest circulation of any scientific work in the world. \$3 a year. Sample copies sent free. Building Edition, monthly, \$2.50 a year. Single copies, 25 cents. Every number contains beautiful plates, in color, and photographs of new houses, with plans, enabling builders to show the latest designs and secure contracts. Address MUNN & CO., NEW YORK, 361 BROADWAY.

**SCHULTZ & MORPHY,**

BARRISTERS, SOLICITORS, ETC.

49 Langley St., Victoria, P. O. Box 312

Special attention to Canadian and Foreign Collections.

**JOHN EARSMAN AND 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 Insurance Co. for Vancouver Island.

34 GOVERNMENT STREET.

ASSOC. M. AM. SOC. C. K. A. M. CAN. SOC. C. K.

**A. S. GOING,**

Civil Engineer and Prov. Land Surveyor

ROOM 23, FIVE SISTERS BLOCK, VICTORIA.

Railroads, Mines, Drainage, Plans, Estimates, Surveys, Construction Superintended.