#### JAMES ROY & CO..

I MPORTERS of DRY GOODS, in cluding TABLE LINEN, SHEETING, &c., No 506 St. Paul st. near St. Peter

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INCORPORATED, A.D., 1820.

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Dividend for 1867, 50 per cent. of premium, thus reducing it one-half to those who pay all cash, and returning all notes given in 1850 by those who borrowed half the premiums of that year.

Dividends are paid down every year, not added to the policy by way of Bonus, payable only at death. A 50 per cent. dividend paid down is equal to a Bonus of from 100 to 400 per cent. of the premium, according to the party's age.

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68 AND 152 McGILL STREET, MONTREAL. Country Orders executed with Despatch 88-1v

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FALL STOCK COMPLETE.

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Have removed to those commodious and central premises corner of COMMISSIONER AND PORT STREETS.

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Consignments of Grain, Flour, Pork, Butter, Cherry, Asher, and Grmeral Groceries, receive careful personal attention. Sales and returns made with the utmost promptness. All charges kept at the lowest point, and every endeavour made to avoid incidental expenses. Correspondents kept regularly advised by letter, circular and telegraph on all matters pertaining to the trade.

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References:

Mm. Workman, Esq., Montreal, President City Bank.
Henry Starnes, Esq., Montreal, Manager Ontario Bank.
Hon. L. H. Holton, Montreal.
Messrs. Thomas, Thibaudeau & Co., Montreal.
"Janes, Oliver & Co., Montreal.
"Thibaudeau, Thomas & Co., Quebeo.
Hon. Wm. McMaster, Toronto, C. W.
Messrs. Denny, Rice & Co., Boston, Mass.
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Barrels No. 1 Extra Split Herrings
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