

The Rochester Chamber of Commerce calls attention to the fact that "all fires are the same size at the start." The great Chicago fire was started by a cow kicking over a lamp.

The home of an Indianapolis man was burned recently, causing a loss of about \$3,000. The house caught fire in less than two hours after the agent had been refused a renewal of the insurance.

The Calgary Fire Insurance Agents' Association, of Calgary, Alta., has adopted a resolution to "demand of the companies" that they pay the agents a commission of 20 per cent. on every risk in the city of Calgary.

A general agency of the British American Assurance Company has been lately established at Copenhagen, Denmark.

An Englishman has invented a motor which it is claimed comes very near to perpetual motion. Its principal is magnetism, and it will run as long as its iron and steel lasts.

The Protectorate Life Assurance of Canada is seeking an extension of time within which the company may obtain a license to do business.

London advices say that the recent failure of the Bank of Egypt has uncovered a particularly unhealthy situation. Several Greek and other foreign banks are believed to be involved and may require assistance to prevent open trouble.

Winnipeg will ask the Manitoba Legislature to pass a bill authorizing the seizure of all short weight wood and coal in that city.

The Western Canada Fire Insurance Company has obtained control of the Ontario Fire Insurance Company.

The Niagara Fire Insurance Company of New York will shortly begin writing business in the province of Manitoba.

Rescinding a recent decision, Postmaster General Hitchcock November 2 directed that letters addressed to "Santa Claus" may be delivered to charitable organizations or benevolent persons who ask for them instead of such mail being returned to the senders or destroyed.

The operation of the Manitoba Government's telephone system for the year 1911 will show a loss of nearly \$150,000.

At Trinity Bay, Newfoundland, there are valuable slate deposits good for roofing and other purposes. They are 600 to 800 feet in width, and extend for miles.

More than \$50,000 worth of aeroplanes were imported into and exported from the United States in the months of July, August and September of the current year.

At the end of 1910 the extent of railways in Cuba was 2,125 miles. This makes Cuba, in proportion to size, one of the best-served countries in the Americas in respect to railway transportation.

About \$500,000 already has been spent in raising the battleship Maine in Havana harbor. A board of five army and navy officers was appointed November 10 to proceed to Havana to inspect the wreck and report all possible data which it can gather, including the cause of the destruction of the vessel.

The Manitoba Government, at a Cabinet meeting at Winnipeg, November 10, decided to erect new Parliament buildings at Winnipeg at a cost of \$2,000,000. Work will begin next year.

Mr. P. E. Dowe, president of the Commercial Travellers' National League, stated at Chicago, November 3, that \$50,000,000 a year is disbursed by salesmen among bellboys, waiters and porters, in addition to \$325,000,000 paid as regular hotel charges.

There are 9,828,294 negroes in the United States, or nearly 11 per cent of the total population. These figures do not include Porto Rico.

The Canadian Government census office report shows that value of potatoes, fodder crops, hay and clover this year was \$219,055,000. Nearly \$6,000,000 more of potatoes were raised this year than last.

Wage controversy between Canadian Pacific and Railway Freight Handlers' Union has been settled. Men who formerly received 17 cents an hour, and asked for 25 cents, have been granted 21 cents an hour.

The British Government has suggested to the Government of Cuba that claims arising from destruction of British property during the Cuban war for independence be submitted to arbitration.

The Earl of Plymouth has purchased the Crystal Palace in London, one of the greatest amusement places in England, for \$1,050,000, his idea being to hold it until the nation purchases it.

The first woman's jury to sit in Los Angeles was unable to reach a verdict and was discharged November 10. The women were unable also to agree on a place to eat, and so went without lunch.

The squeal of the pig may yet be utilized, in the suit of the U.S. Government against the packers.

Montreal has 1,061 liquor licenses, or one for every 440 of her population. Toronto has only 160 licenses, or one for every 1,275 of her population. Montreal has 194 more licenses than the next eleven largest cities in Canada combined.

## BANK OF MONTREAL.

NOTICE is hereby given that a DIVIDEND OF TWO-AND-ONE-HALF PER CENT. upon the paid-up Capital Stock of this Institution has been declared for the current Quarter, and that the same will be PAYABLE at its Banking House, in this City, and at its Branches, on and after FRIDAY, the FIRST DAY OF DECEMBER next, to Shareholders of record of 15th November.

The Annual General Meeting of the Shareholders will be held at the Banking House of the Institution on Monday, the Fourth day of December next.

The chair to be taken at NOON.  
By order of the Board.

E. S. CLOUSTON,  
General Manager.

Montreal, 24th October, 1911.

## THE BANK OF TORONTO

**DIVIDEND No. 121**  
NOTICE is hereby given that a Dividend of Two and three-quarters per cent. for the current Quarter, being at the rate of Eleven per cent. per annum, upon the paid-up Capital Stock of the Bank, has this day been declared, and that the same will be payable at the Bank and its Branches, on and after the 1st day of December next, to Shareholders of record at the close of business on the 15th day of November next.

THE TRANSFER BOOKS will be closed from the Sixteenth to the Twenty-fifth days of November next, both days inclusive.

By order of the Board.

THOMAS F. HOW,  
General Manager.

The Bank of Toronto, Toronto,  
October 25th, 1911.

## UNION BANK OF CANADA.

DIVIDEND NO. 99

Notice is hereby given that a dividend at the rate of eight per cent. per annum has been declared on the Paid-up Capital Stock of this Institution for the current quarter, and that the same will be payable at the Bank and its Branches, on and after Friday, the first day of December next.

The Transfer Books will be closed from the 16th to the 30th of November, both days inclusive.

### ANNUAL GENERAL MEETING.

The Annual General Meeting for the election of Directors and other General Business will be held at the Banking House, in the City of Quebec, on Monday, the 18th December next. The chair will be taken at three o'clock in the afternoon. At said Meeting a Resolution will be submitted, requesting the Shareholders to confirm the action of the Directors in applying for an Act to amend the Charter of the Bank to change the Head Office from the City of Quebec to the City of Winnipeg, to provide for the election of an Honorary President and two Vice-Presidents, and to provide that Directors may be chosen from Shareholders resident outside of Canada, the provisions of the said Act to be carried into effect at such time as the Directors shall deem proper.

By order of the Board.

G. H. BALFOUR,  
General Manager.

Quebec, November 10th, 1911.