December Eighth 1920. Personal. O. R. Sharp, Esq., Bank of Montreal, Montreal. Dear Mr. Sharp:-I am returning herewith demand note signed as requested. I appreciate very much the arrange-ments that have been made enabling me to hold 100 shares Bank of Montreal stock, and in harmony with your suggestion, I wish to authorize you to apply the dividends on the stock and my Director's fees towards the reduction of this note. Yours faithfully, Principal.