

DIVIDENDS AND NOTICES

ONTARIO PULP AND PAPER COMPANY, LIMITED

(Incorporated under the laws of the Province of Ontario.)

To the Holders of the Six Per Cent. First Mortgage Sinking Fund Gold Bonds of the above-named Company.

Notice is hereby given that in accordance with the terms of the Supplemental Trust Deed, the execution of which was authorized by the Bondholders of the Company at an extraordinary general meeting held on the 13th day of January, 1915, Bondholders are required on or before the First day of January, 1916, to deliver up to The Royal Trust Company, at its Head Office, in the City of Montreal, Quebec, or at its Toronto Office, Queen and Yonge Streets, Toronto, Ontario, the four coupons for interest on their bonds which have fallen due or will fall due on the First days of January and July in the years 1915 and 1916, in exchange for postponed interest coupons, as provided in said Supplemental Trust Deed.

The Bondholders are also required to deliver up to the said Royal Trust Company their Bonds, so that notice of the said Supplemental Trust Deed may be endorsed thereon.

The Bonds should accordingly be presented with the four coupons for the years 1915 and 1916 attached thereto, at either of the above offices of The Royal Trust Company, between the hours of 10 a.m. and 4 p.m., when postponed interest coupons will be delivered on and after August 16th, 1915, and the Bonds will be marked and returned to the owners. No postponed interest coupons will be delivered until the Bonds relating to them shall have been presented for marking as above.

Dated at Toronto, July 20, 1915.

T. GIBSON, Secretary,

The Spanish River Pulp and Paper Mills, Limited.

THE CANADIAN BANK OF COMMERCE

DIVIDEND No. 114.

Notice is hereby given that a quarterly dividend of 2½ per cent. upon the capital stock of this Bank has been declared for the three months ending the 31st August next, and that the same will be payable at the Bank and its Branches on and after Wednesday, 1st September, 1915, to shareholders of record at the close of business on the 16th day of August, 1915.

By Order of the Board,

ALEXANDER LAIRD,

General Manager.

Toronto, 26th July, 1915.

UNION BANK OF CANADA

DIVIDEND No. 114.

Notice is hereby given that a Dividend at the rate of 8 per cent. per annum upon the Paid-up Capital stock of the Union Bank of Canada, has been declared for the current quarter, and that the same will be payable at its Banking House in the city of Winnipeg and at its branches, on and after Wednesday, the 1st day of September, 1915, to Shareholders of record at the close of business on August 16th next.

The transfer books will be closed from the 17th to 31st of August, 1915, both days inclusive.

By Order of the Board,

G. H. BALFOUR,

General Manager.

Winnipeg, July 15th, 1915.

Mr. S. H. Pipe, actuary of the Independent Order of Foresters, Toronto, was one of the speakers at the National Fraternal Congress, held at Minneapolis.

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 three months ending 31st July, 1915, and that the same will be payable at its Banking House in this City, and at its Branches, on and after Wednesday the First day of September next, to Shareholders of record of 31st July, 1915.

By Order of the Board,

FREDERICK WILLIAMS-TAYLOR,

General Manager.

Montreal, 23rd July, 1915.

THE ROYAL BANK OF CANADA

DIVIDEND NO. 112

Notice is hereby given that a dividend of Three per cent. (Being at the rate of twelve per cent. per annum) upon the paid-up capital stock of this bank has been declared for the current quarter, and will be payable at the bank and its branches on and after Wednesday, the 1st day of September next, to shareholders of record of 14th August.

By order of the Board.

E. L. PEASE,

General Manager.

Montreal, P.Q., July 16, 1915.

CONDENSED ADVERTISEMENTS

Advertisements under this heading are accepted at the following rates:—
"Positions Wanted" advts., one cent per word each insertion; "Positions Vacant," "Agents or Agencies Wanted" advts. two cents per word each insertion; all other condensed advertisements, three cents per word each insertion. A minimum charge of 50 cents per insertion will be made in each case. All condensed advts. are payable in advance; 50% extra if charged.

THE NELSON CLUB CIGAR COMPANY, LIMITED,
Nelson, British Columbia, wants side lines to handle, on commission. Our traveller covers the Kootenay district every month. Reference, Royal Bank of Canada. Address, Nelson Club Cigar Company, Limited, P.O. Box 701, Nelson, B.C. P.S.—Have good warehouse and wholesale liquor license.

WANTED.—Thoroughly competent and experienced fire insurance man, who can guarantee twelve thousand in premiums first year, wants branch managership or agency of good board or non-board company in Vancouver. Apply Box 417, *The Monetary Times*, Toronto.

INSPECTION OF BUILDINGS A NEED

Fire departments, if they be properly equipped for inspection of buildings and conditions before the fire, with printed forms to guide them, will become experts in the work, and the record they will strive for will be, not how many fires or the time of getting to them, but rather the minimum of fires and consequent reduction of losses in their respective districts. No one better than the firemen by their inspections can inform the people of hazardous conditions and careless habits with reasonable success of getting them remedied, because the firemen are looked upon by the public as their natural protectors when fire comes into the question, and by the exercise of a bit of tact on the part of the fireman inspector, his word of counsel and commendation will be listened to, and if not always, at least in many cases, acted upon. These were suggestions given by Mr. A. Lindback, Manitoba's fire commissioner, to the Provincial Association of Fire Chiefs at Ottawa.