



War-Savings Stamps

**Redeemable January 1st, 1924 at
\$5.00 each**

Lose no opportunity to buy W.S.S.
and to recommend them as an invest-
ment yielding good interest, with
Government security, to investors big
and little.

NATIONAL WAR-SAVINGS COMMITTEE, OTTAWA
SIR HERBERT B. AMES, Chairman.

CAMPBELL SWEENEY, Vancouver.	SIR GEORGE BURN, Ottawa.
JOHN BLUE, Edmonton.	W. M. BIRKS, Montreal.
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JOHN GALT, Winnipeg.	W. A. BLACK, Halifax.
GEO. M. REID, London.	HON. MURDOCK McKIN- NON, Charlottetown.

MONTREAL CITY & DISTRICT SAVINGS BANK.

The old City & District Savings Bank holds and increases its clientele. In over seventy years of service it has weathered many storms, and retained the public confidence in a notable way, and its latest report, published elsewhere in this issue, suggests that the confidence was never better deserved.

A substantial increase in both deposits and holdings of Government bonds is reported for the year ended December 31st, 1918, in spite of the demands upon savings accounts which must have been quite heavy in connection with the Victory Loan flotation of last year. The present report shows the Bank's ordinary deposits at \$33,808,573 a gain of \$851,805 as compared with 1917. The Bank increased last year its holdings of Dominion and Provincial Government bonds by no less than \$1,618,776 to \$7,254,409 while holdings of Municipal and other bonds have been increased to \$15,118,360. Cash on hand and in chartered banks show a notable increase of \$2,972,422 from \$5,614,346 to \$8,586,768. Call and short loans are reduced by \$185,647.

The year's net profits were \$234,642 compared with \$222,190 in 1917. The amount brought forward from the previous year was \$214,023, makes a total available of \$448,665. From this amount have been paid four quarterly dividends, and \$14,000 has been contributed to the Red Cross and other funds leaving a balance of \$243,942 in the credit of Profit and Loss to be carried forward.

The Bank has been under the excellent management of Mr. A. P. Lesperance for many years.

BURGLARY RATES IN LONDON, ENG., LARGELY INCREASED

London advices state that woollen merchants and tailors there are greatly alarmed at an epidemic of thefts of clothing material, which is rapidly spreading all over the country. "The outlook is by far the most serious underwriters have known and is beyond anything experienced in the whole history of burglary insurance," a high official of a leading insurance company stated. Several large insurance companies have taken so grave a view of the matter that they not only refuse to cover new risks, but are systematically cancelling all their existing policies insuring this class of goods against theft.

Among other companies the rates have been increased on both existing and new business by as much as 300 per cent. for a first-class risk. Surveyors are busy reinspecting buildings which have been insured for years with a view to drastic additional protection, and the greatly enhanced values of the stocks have led to a general reintroduction of the "average clause," under which claims are only met in the ratio the amount insured bears to the value of the stock.

TRAFFIC RETURNS

Canadian Pacific Railway				
Year to date	1916	1917	1918	Increase
Dec. 31.....	\$136,321,000	\$148,937,000	\$154,024,000	\$5,087,000
Week ending	1917	1918	1919	Increase
Jan. 7.....	2,238,000	2,343,000	2,856,000	513,000
Jan. 14.....	2,417,000	2,368,000	2,891,000	523,000
Jan. 21.....	2,215,000	2,324,000	2,949,000	625,000
Jan. 31.....	3,071,000	3,535,000	4,101,000	566,000
Feb. 7.....	.....	2,096,000	2,579,000	485,000
Grand Trunk Railway				
Year to date	1916	1917	1918	Increase
Dec. 31.....	60,260,630	58,057,913	70,704,132	12,646,219
Week ending	1917	1918	1919	Increase
Jan. 7.....	1,076,606	.....	.....	.....
Jan. 14.....	1,072,915	654,794	1,029,578	374,784
Jan. 21.....	1,026,907	565,504	940,925	375,421
Jan. 31.....	1,564,660	982,192	1,428,095	445,903
Feb. 7.....	.....	480,714	905,449	424,735
Canadian National Railways				
Year to date	1916	1917	1918	Increase
Dec. 31.....	.....	.....	.....	.....
Week ending	1917	1918	1919	Increase
Jan. 7.....	.....	900,157	1,294,039	393,882
Jan. 14.....	.....	1,056,607	1,420,433	364,825
Jan. 21.....	.....	1,034,923	1,541,392	506,469
Jan. 31.....	.....	1,705,880	2,488,154	782,274
Feb. 7.....	.....	1,003,473	1,436,757	433,284

The Home Bank of Canada

Original Charter 1854

**Branches and Connections
throughout Canada**

MONTREAL OFFICES:
Transportation Bldg., St. James Street

Hochelaga Branch:
Cor. Davidson and Ontario Streets

Verdun Branch:
1318 Wellington Street

