

CUNARD ANCHOR ANCHOR-DONALDSON

REGULAR SERVICES

MONTREAL—GLASGOW		
Aug. 7	Sept. 11	Oct. 16Cassandra
Aug. 21	Sept. 25	Oct. 30Saturnia
N.Y.—GLASGOW (Via Merville)		
July 31	Aug. 28	Sept. 25Columbia
NEW YORK—LIVERPOOL		
July 21	Aug. 21	Sept. 18Vasari
July 24	Sept. 11	Oct. 9*Caronia
Aug. 14	Sept. 11	Oct. 9*K. Aug. Vict.
N.Y.—PLY. CHER. & LONDON.		
Oct. 16	Nov. 13Caronia
N.Y.—CHERBOURG, SOUTHAMPTON		
July 31	Aug. 28	Sept. 22Aquitania
Aug. 5	Sept. 2	Sept. 30Mauretania
Aug. 12	Sept. 9	Oct. 7Imperator
N.Y. DUBROVNIK & TRIESTE.		
July 31Italia
N.Y.—NAPLES, DUBROVNIK AND TRIESTE		
Aug. 28Pannonia
*Via Queenstown.		

For rates of passage, freight and further particulars apply to local agents or

THE ROBERT REFORM CO., LTD.
GENERAL AGENTS
20 HOSPITAL STREET
23-25 ST. SACRAMENT STREET
MONTREAL, P. Q.

THE INSTALLMENT MAN HARD HIT

In company with the second hand clothing merchant, the pawnbroker and other caterers to the poor and improvident, the installment furniture dealer is feeling the sharp effects of the cost of living. He met a well defined demand existing among a class which has—at least temporarily—simply ceased to exist. The laborers and artisans who made up practically his entire clientele have become the patrons of the high class shops where their fancies and their plethoric bank rolls run riot among the most expensive furnishings. They are ashamed to be seen in an installment shop with its attendant presumption of limited means. On the other hand, the old middle-class—poor but proud in adversity—has never acquired the installment house habit and is slow to turn to its siren calls. Hence, the installment furniture business has fallen upon evil days, accentuated by the acute housing shortage which makes the purchase of furniture not only undesirable but even prohibitive to many. With the storage warehouses crammed to bursting with the effects of those who have no longer an individual home and the new aristocracy of labor scorning his plush parlor suites and glittering brass beds, the installment furniture dealer faces a most serious problem.

Dividend Notices

The Merchants Bank of Canada.

Quarterly Dividend.

Notice is hereby given that a dividend of THREE per cent for the current quarter, being at the rate of TWELVE per cent per annum, upon the Paid-up Capital Stock of the Bank, was declared, payable on 2nd August next to Shareholders of record on the evening of 15th July, dividends on new stock, computed in accordance with the terms of issue, to be at the same rate.

By order of the Board.

D. C. MACAROW,

General Manager.

Montreal, 28th June, 1920.

Bank of Montreal.

NOTICE is hereby given that a DIVIDEND of THREE per cent upon the paid-up Capital Stock of this Institution has been declared for the current quarter, payable on and after WEDNESDAY, the FIRST DAY of SEPTEMBER next, to shareholders of record of 31st July, 1920.

By order of the Board.

FREDERICK WILLIAMS-TAYLOR,

General Manager.

Montreal, 20th July, 1920.

HEATING BY POWER.

In a lecture recently delivered before the Institution of Civil Engineers in London, England, Sir Dugald Clerk revived an interesting proposal made by the late Lord Kelvin for the heating of rooms. This proposal is not easy to explain without diving into mathematics and the abstruse laws of heat, but it may be expressed as a process of using an engine to extract some of the heat from cold air outside a room and adding it to the heat of the air inside the room. The curious and puzzling thing about this process is that the heat so added is under certain conditions, much greater than the heat equivalent of the work done by the engine. In theory therefore, an electric may be used very efficiently to warm a room. Whether the notion will work out satisfactorily in practice remains to be seen, but in view of the ever-increasing cost of fuel this fascinating problem is likely to be soon attacked by British engineers.

New Night Train to Quebec.

The Canadian National Railways operate a night train daily to Quebec leaving Montreal (Bonaventure Station) 11.15 P.M. and arriving Quebec (Palais Station) 6.30 A.M.

Returning train leaves Quebec (Palais Station) 10.55 P.M. daily, arrives Montreal (Bonaventure Station) 6.30 A.M.

Electric lighted standard sleeping cars.

Times given herein are Eastern Standard Time.

Tickets, reservations, etc., may be obtained from Canadian National-Grand Trunk Railways Ticket Agents.

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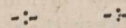
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