Head Office, - Toronto

Capital Paid Up - - - \$7,000,000 Reserve Fund - - - -\$7,000,000

PELEG HOWLAND, President

General Manager



Drafts, Money Orders and Letters of Credit issued available throughout the World.

Dealers in Government and Municipal Securities. Dealers in Foreign and Domestic Exchange.

Savings Departments at all Branches.

Interest Credited Halfyearly at Current Rates. General Banking Business Transacted.

126 BRANCHES IN CANADA

THE MONTREAL CITY and DISTRICT SAVINGS BANK

NOTICE is hereby given that a Dividend of Two Dollars per Share on the Capital Stock of this institution has been declared and will be payable at its Head Office, in this City, on and after Saturday, the 1st of April next, to Shareholders of record at the close of business on the 15th of March next.

By order of the Board,

A. P. LESPERANCE, Manager.

Montreal, February 21st, 1916.

™ Royal Trust Co.

Capital Fully Paid -Reserve Fund 1,000,000

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WESTERN

Assurance Company Incorporated in 1851

FIRE AND MARINE

ASSETS

over

\$3,700,000,00

LOSSES paid since organization of Com-

. OVET \$61,000,000

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TORONTO

FOUNDED A.D. 1819

THE PHENIX FIRE INSURANCE COMPANY OF PARIS, FRANCE

SURPLUS TO POLICY-HOLDERS, - \$5,754,937

EDMUND FOSTER, Supt. of Agencies. LEWIS BUILDING.

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Applications for agencies invited