Address :-

DIVIDENDS AND NOTICES

UNION BANK OF CANADA

DIVIDEND No. 116

Notice is hereby given that a Dividend at the rate of eight 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 March next, to Shareholders of record at the close of business on the fourteenth

day of February, 1916.

A bonus of 1 per cent., approved by the Shareholders at the last Annual General Meeting, will also be paid at the same time and place to Shareholders of record at the close of business on the 14th day of February, 1916.

The transfer books will be closed from the 15th to the 29th of February, 1916, both days inclusive.

By order of the Board, G. H. BALFOUR. General Manager.

Winnipeg, January 20th, 1916.

BANK OF MONTREAL

Notice is hereby given that a Dividend of two and onehalf per cent. upon the paid-up Capital Stock of this Institution has been declared for the three months ending 31st January, 1916, 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 March next, to Shareholders of record of 31st January, 1916.

By order of the Board,

FREDERICK WILLIAMS-TAYLOR, General Manager.

Montreal, 21st January, 1916.

THE CANADIAN BANK OF COMMERCE

DIVIDEND No. 116

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 29th of February next, and that the same will be payable at the Bank and its Branches on and after Wednesday, 1st March, 1916, to shareholders of record at the close of business on the 15th day of February 1916. day of February, 1916.

By order of the Board, JOHN AIRD, General Manager.

Toronto, 26th January, 1916.

THE ROYAL BANK OF CANADA

DIVIDEND NO. 114.

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 March next, to shareholders of record of 15th February.

By order of the Board.

C. E. NEILL, General Manager.

Montreal, P.Q., January 18th, 1916.

ACENCIES WANTED

The undersigned, now representing one of the largest English Companies, require the General Agency for Nova Scotia of another large tariff Fire Insurance Company.

STAYNER & HART, LIMITED, Halifax, N.S.

SMART-WOODS, LIMITED

The Annual General Meeting of the Shareholders of the Smart-Woods, Limited, will be held at the Head Office of the Company, 800 Mullins Street, Montreal, on Tuesday, February 15th, 1916, at 2.30 p.m., to receive the Annual Statement, election of Directors and any other business that may come before the Meeting.

IOHN T. F. KEENE, Secretary-Treasurer.

DEBENTURES FOR SALE

TENDERS FOR DEBENTURES

Firm offers are hereby invited for an issue of Funding Bonds, comprising an issue of \$1,000,000 6 per cent. 20-year Serial Debentures of the Corporation of the District of

Sealed bids will be received by the undersigned up to noon on the 28th day of February, 1916.

As a guarantee of bona fides each bid must be accompanied by a certified cheque equal to 1 per cent. of the par value of the Debentures.

The By-law authorizing this issue will be specially validated by an Act of the Provincial Legislature, and the bentures will be certified by the Municipal Inspector.

The Council do not bind themselves to accept the highest

or any tender.

ARTHUR G. MOORE

Municipal Hall, Edmonds, B.C.

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.

YOUNG LADY of good address; six years' experience in bookkeeping and other office work, desires responsible position with Mercantile or Financial house. Box 453, The Monetary Times, Toronto.

YOUNG MAN of good address; experienced bookkeeper; capable of taking full charge of office, desires position with Mercantile or Financial house. Box 455, The Monetary Times, Toronto.

WANTED.—Qualified Office Manager for large manufacturing concern. Must have had financial experience and be fully capable in every respect. Apply Box 457, The Monetary Times, Toronto.

Mr. J. F. Weston, the managing director of the Imperial Mr. J. F. Weston, the managing director of the Imperial Life Assurance Company, states in a message to the field force that the company wrote new business of \$8,095;299 in 1915 and predicts that \$10,000,000 will be produced this year. He adds: "In 1915 the gain in assurance in force amounted to \$3,171,523; 1916 will produce a gain of \$6,000,000. In 1915 the total assurance in force increased to \$48,065,748; 1916 will increase this amount to \$55,000,000. In 1915 the cash premium income amounted to \$1,712,879; 1916 will increase this income to \$1,900,000."