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HEAD OFFICE—
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D. C. REID, President and Manager

BRANCH AT

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References: Merchants Bank of Canada

The Market Value of the Long Term Bonds held by the Savings Banks of New York State Decreased \$7,446,834.00 last year.

Our First Mortgages for short terms are always worth par, and give the Investor the opportunity to Reinvest at Higher Rates from time to time.

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The total assets of the bank are \$265,000,000. The total deposits of the Consolidated Bank reach \$223,270,200. Since 1907 the Continental National and the Commercial National, which merged last year, have taken over the International, the Globe National, the National Bank of North America, and the American Trust and Savings Bank.

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On sums of \$500 and upward we guarantee to net you six per cent. on Improved Revenue Producing Property. Our valuation is very conservative, and no loan is made for more than 50% of value.

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Write for particulars.

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Guaranteed Investments Our Specialty

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6%

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MANUAL OF CANADIAN BANKING

By

H. M. P. ECKARDT

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