

MR. W.M. G. VOGT'S SINGING CLASS. The 2nd Term of the SINGING CLASS will commence on Wednesday, Dec. 22nd at 8 o'clock.

BANK NOTICES. EXCHANGE BANK OF CANADA. DIVIDEND NO. 7.

NOTICE is hereby given that a Dividend of THREE PER CENT. on the paid-up Capital Stock of this Institution for the current half-year, has this day been declared.

MONDAY THE THIRD DAY OF JANUARY. The Transfer Books will be closed from the 15th to the 21st December, both days inclusive.

R. A. CAMPBELL, Cashier. Exchange Bank of Canada. Montreal, Nov. 20, 1915.

MERCHANTS' BANK OF CANADA. NOTICE. Notice is hereby given that a Dividend of FOUR PER CENT.

UNION BANK OF LOWER CANADA. DIVIDEND NO. 20.

NOTICE IS HEREBY GIVEN THAT A DIVIDEND for the current half-year of THREE AND ONE-HALF PER CENT.

MONDAY, the third day of January, 1916. THE SHARES TRANSFER BOOKS will be closed from the 15th to the 21st of December, both days inclusive.

SPECIAL NOTICES. EXPRESS. THE Canadian Express Company.

EGGS, BUTTER, POULTRY. PRINCIPAL MARKETS.

STATIONERY, Etc. JUST TO HAND. FLORAL MOTTOES.

CROSSES, and SCRIPTURAL TEXTS. JAMES SUTHERLAND.

WILLIAM HAYNES. 535 St. Joseph Street, 535.

GENTLEMEN. RESIDENT IN THE CITY. AMERICAN VISITORS.

WATSON & BAKERS. TAILORS AND OUTFITTERS. 378 Notre Dame Street.

GARMENTERS. J. M. BEAN, CARPENTER and CO. 207 St. James Street.

WILLIAM BYRD. CARPENTER AND JOINER. 207 St. James Street.

WILLIAM WAIT. CARPENTER AND JOINER. 207 St. James Street.

FAST END CASH STORE. DRY GOODS. I have just received, and I mean to stand to it.

HEAVY WINTER DRY-GOODS. ALL REDUCED-ONE PRICE ONLY.

THE EQUIVABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

THE BENEFITS OF A TONING INSURANCE.

ADVANCES ON PRODUCE. LIBERAL CASH ADVANCES.

W.M. DOW & CO. BREWERS AND MALTERS.

VICTORIA CARRIAGE FACTORY.

THE ROYAL CANADIAN INSURANCE COMPANY.

INSURANCE OFFICE. INSURES PLATE GLASS AT LOW RATES PER ANNUM.

OFFICERS. PRESIDENT: J. O. BROWN.

ASSETS IN GOLD. U.S. Bonds and U.S. Securities.

ROYAL INSURANCE CO. OF LIVERPOOL.

LIABILITIES. All Outstanding Claims for Losses.

ROYAL INSURANCE CO. OF LIVERPOOL. Capital \$10,000,000.

ROYAL INSURANCE CO. OF LIVERPOOL. Annual Income \$9,000,000.

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MIRACULOUS TREATMENT. FOR THE DEAFNESS OF THE EARS.

NEW BUCKWHEAT FLOUR. A Superior Lot Just Received.

BRODIE & HARVEY. Corner Craig and Bleury Streets.

J. LAURIE & BRO. MANUFACTURERS OF RUBBER GOODS.

MACHINE AND ENGINE WORKS. 607 CRAIG STREET, MONTREAL.

FOURNAISE. BEAU CHAUDE PERFECTIONNEE.

HEATING BY HOT WATER. GIVES A 3 YEAR GUARANTEE.

QUETTON, ST. GEORGE & CO. Reporters and Producers of Pure FRENCH, SPANISH AND GERMAN WINES.

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POST OFFICE TIME TABLE. Montreal, 21st Dec. 1915.

THE ICE IN TORONTO BAY HAS COMPLETELY BROKEN UP. It would appear that Ross Tweed is not in any danger.

DAMAGES IN THE ROYAL HULL HAVE BEEN ASSESSED AT \$1,000. The Hull, which has been damaged by the fire, is being repaired.

YVES, N.S., HAS COMPLETED HIS VISIT TO THE WATSONS. The Watsons are pleased to have received him.

A NEW OCCURRED AT NEW ORLEANS ON CHRISTMAS EVE. A fire broke out in a building, causing significant damage.

A LAD OF 15 WAS VERY SERIOUSLY CRUSHED BY THE OVERHEAD RAILWAY STATION. The accident occurred while he was playing.

SPREADING OF THE RAILS THREW AN EXPRESS TRAIN FROM THE TRACK AT SALAMANCA. The train was derailed, causing a delay.

LIGHTNING STRUCK THE HORN OF MR. MACDONALD. The lightning caused significant damage to his property.

A DETACHMENT OF AMERICAN CAVALRY HAS ARRIVED IN MEXICO. They are on their way to the front.

THE FRENCH PRESIDENT UNDER AN OATH THAT IN GENERAL THE MODERATE REPUBLICANS WILL HAVE A MAJORITY IN THE HOUSE OF COMMONS.

ARCHBISHOP LYONS OF TORONTO HAS SUBSCRIBED TO A LIFE-BOAT SERVICE IN TORONTO. He is committed to the service.

INVESTIGATION SHOWS THE AFFAIRS OF THE LAURENCE SAVINGS BANK MORE THAN AT FIRST THOUGHT. The investigation is ongoing.

ROBERT F. CARNEY, CLAIMED BY THE UNITED STATES GOVERNMENT AS A FUGITIVE. He is being sought by authorities.

THE IMPERIAL STATE TODAY WOULD STRIKE FOR CUBA ON THE 19TH INSTANT. The strike is planned for the 19th.

THE ROYAL CANADIAN MOUNTED POLICE HAS BEEN ENTIRELY DESTROYED BY FIRE AT BARRINGTON. The station was destroyed.

IN THE ASSEMBLY TODAY THE PROPOSAL WAS UNDER DEBATE. The debate is ongoing.

THE PRESS AND THE STATE OF AFFAIRS IN CANADA. The press is reporting on the state of affairs.

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