THE CANADIAN Bank of Commerce.

HEAD OFFICE, - TORONTO.
 PAID-UP CAPITAL
 \$6,000,000

 REST
 1,200,000

Directors. GEO. A. COX, Esq., President.
JOHN I. DAVIDSON, Esq., Vice-President. JOHN I. DAVIDSON, Esq., Vice-President.

W. B. Hamilton Esq., Robert Kilgour, Esq.

Jas. Crathern, Esq., M. Leggat, Esq.,

John Hoskin, Esq., Q.C., LL.D.,

B. E. WALKER, - General Manager,

H. PLUMMER, - Assistant General Mgr.,

ALEX. H. IRELAND, G. de C. O'GRADY,

New York.—Alex. Laird and Wm. Gruy, Agents.

Brenches.

Ailsa Craig, Ayr, Barrie, Belleville, Berlin, Blenheim, Brantford, Brantford,
Cayuga,
Chatham,
Collingwood,
Dundas,
Dunnville,
Galt,
Goderich,
Guelph,
Hamilton,
Jarvis,
London,

Branches. MONTREAL MONTREAL
Main Office,
157 St. James St.
City Branches,
19 Chaboillez Sq.
176 St. Lawrence
Street,
Orangeville,
Ottawa,
Paris,
Parkhill,
Peterboro'
St. Catharines,
Samia,
Sault Ste. Marie
Seaforth,
Simcoe,

Thorold,
Toronto Junction,
Walkerton,
Walkerville,
Waterloo,
Windsor,
Windsor,
Windsor,
Woodstock,
TORONTO:
Head Office,
19-25 King W.
City Brunches,
712 Queen E.,
450 Yonge St.,
791 Yonge St.,
268 College St.
544 Queen W.,
339 Parliament,
163 King St. E.
in Eurone, the East

Commercial credits issued for use in Europe, the East and West Indies, Chins, Japan, Australia, New Zealand and South America. Sterling and American Exchange bought and sold. Travellers' Letters of Credit issued for use in all parts of the world. Interest allowed on deposits. Collections made on the most favourable terms.

BANKERS AND CORRESPONDENTS.

Great Britain. The Bank of Scotland.

India, China and Japan.—The Chartered Bank of India,
Australia and China.
Germany.—The Deutsche Bank.
Paris, France.—Credit Lyonnias; Lazard, Freres
et Cle.

Cle.
Australia and New Zealand.—Union Bank of Australia.
Brussells, Belgium.—J. Matthieu et Fils.
New York.—The American Exchange National Bank of
w York. ew York.
San Francisco.—The Bank of British Columbia.
CMcago.—The American Exchange National Bank

Chicago.

British Columbia.—The Bank of British Columbia.

Hamilton, Bermuda.—The Bank of Bermuda.

Kingston, Jamaicu.—The Bank of Nova Scotia.

Imperial Bank OF CANADA.

 Capital Authorized.
 \$2,000,000

 Capital Paid up.
 1,954,525

 Rest.
 1,152,252

DIRECTORS.

DIRECTORS.

H. S. HOWLAND, President.

T.R. MERRITT, Vice-President, St. Catharines.
William Ramsay, Robert Jaffray, Hugh
Ryan, T. Sutherland Stayner,
Hon. John Ferguson.

HEAD OFFICE, TORONTO.

R. WILKIE

D. R. WILKIE,
Cashier.
E. HAY,
Inspector.

BRANCHES IN ONTARIO.

Essex, Niagara Falls, Weilaud, Fergus, Port Colborne, Sault Ste. Marie, Woodstock, Galt, St. Catharines, Ingersoll, St. Thomas, Rat Portage.

Toronto Cor. Wellington St. and Leader Lane Cor. Yonge and Queen Sts. Cor. Yonge and Bloor Sts.

BRANCHES IN NORTH-WEST.

Winnipeg, Brandon, Calgary, Portage la Prairie, Prince Albert, Edmonton.

Drafts on New York and Sterling Exchange bought and sold. Deposits received and interest allowed. Prompt attention paid to collections.

Western Canada Loan and Savings Co.

65th Half-Yearly Dividend.

Notice is hereby given that a dividend of four percent, for the half-year ending on the 31st of December, 1895, has been declared on the paid-up capital stock, and that the same will be payable at the offices of the company, No. 76 Church street, Toronto, on and after Wednesday, the 8th of January, 1896.

Transfer Books will be closed from the 20th to the 31st December, inclusive.

WALTER S. LEE.

Managing Director. Toronto, 11th Nov., 1895,

Merchants' Bank OF CANADA.

CAPITAL, \$6,000,000 REST. 3,000,000

BOARD OF DIRECTORS.

ANDREW ALLAN, Esq., -ROBT. ANDERSON, Esq., President Vice-President H. MacKenzie, Esq., Sir Joseph Hickson, Jonathan Hodgson, Esq., H. Mont Allan, Esq., John Cassils, Esq., J. P. Dawes, Esq., T. H. Dunn, Esq.

GEORGE HAGUE JOHN GAULT,

General Manager.

Assistant General Manager.

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Preston, Quebec, Renfrew, Sherbrooke, Q. Stratford, St. John's, Q. St. Thomas, Toronto, Walkerton, Windsor,

BRANCHES IN MANITOBA. Winnipeg, Brandon. 52 William Street. Agency in New York,

The position of this Bank as to the amount of Paid up Capital and Surplus is the second in the Dominion.

A general banking business is transacted. Interest is allowed at current rates upon deposits in the Savings Bank Department, where sums of one dollar and upwards

are received.

Deposit receipts are also issued bearing interest at current rates.

TORONTO BRANCH, 13 WELLINGTON ST., WEST.

D. MILLER, Manager.

E. F. HEBDEN, Assistant Manager.

A Sample Holiday.

Toronto New York

Gibraltar Naples Rail to

Rome Florence Pisa Genoa

New York Toronto

UPWA: D

16 days in Italy 24 days in South Seas

Barlow Cumberland

72 YONGE ST., TORONTO.

Agent N. German, Lloyd and Hamburg Am, Lines.

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AND

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Corner Yonge and Colborne Streets Toronto.

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Vice-Presidents.

Chartered to act as Executor, Administrator, Trustee, Guardian, Assignee, Committee, Receiver, Agent, etc. and for the faithful performance of all such duties it capital and surplus are liable.

All securities and Trust Investments are inscribed in the Company's books in the names of the estates or trusts to which they belong, and apart from the assets of the Company.

The protection of the Company's vaults for preservation of Wills offered gratuitously.

Safes in their burglar proof vaults for rent.

The services of Solicitors who bring estates or business the Company are retained. All business entrusted to th Company will be economically and promptly attended to

J. W. LANGMUIR,

Managing Director.

Quebec Bank,

ESTABLISHED 1818. HEAD OFFICE, QUEBEC.

Board of Directors.

R. H. SMITH, Esq., President. WM. WITHALL, Esq., Vice-President.

G. Lemoine, Esq., W. A. Marsh, Esq., Geo. R. Renfrew Esq., Samuel J. Shaw, Esq., J. T. Ross, Esq.

Head Office, Quebec.

THOS. McDOUGALL, General Manager.

WM. R. DEAN, Inspector.

Branches.

Montreal, Thomas McDougall, Manager;
Toronto, W. P. Sloane, Manager;
Ottawa, H. V. Noel, Manager
Three Rivers, T. C. Coftin, Manager;
Pembroke, T. F. Cox, Manager;
Thorold, D. B. Crombie, Manager.
Collections made in all parts of the country on favourable terms and promply remitted for.

THOS. McDOUGALL,

General Manager.

Toronto

Savings & Loan Co.

10 King St. West, Toronto.

ESTABLISHED 1885.

 Subscribed Capital
 \$1,000,000.00

 Paid-up Capital
 600,000.00

 Reserve Fund
 105,900.00

BOARD OF DIRECTORS:

J. R. DUNDAS, Esq.,
A. E. AMES, Esq.,
Rev. John Potts, D.D.; Geo. A. Cox, Esq.; Robert
Jaffray, Esq.; J. J. Kenny, Esq.; E. W. Cox, Esq.

FOUR PER CENT, interest allowed upon deposits from day of deposit to day of withdrawal and compounded half-yearly. Currency debentures issued bearing four and one quarter per cent.

Money to lend on inproved properties in amounts of \$1,000 to \$5,000. Applications for loans on central city property will e dealt with promptly and on liberal terms.

F. W SCOTT,

A E. AMES.

Secretary

Manager.