

The Chartered Banks.

**ST. STEPHEN'S BANK.**

Incorporated 1836.

**ST. STEPHEN, N.B.**

Capital, \$200,000  
Reserve, 25,000

F. H. TODD, President.  
J. F. GRANT, Cashier.

AGENTS.

London—Messrs. Glynn, Mills, Currie & Co. New York—Bank of New York, N.E.A. Boston—Globe National Bank. Montreal—Bank of Montreal. St. John, N.B.—Bank of Montreal.  
Drafts issued on any Branch of the Bank of Montreal

**BANQUE D'HOUCHELAGA.**

DIVIDEND No. 23

Notice is hereby given that a dividend of three per cent. for the current half-year, and a bonus of one per cent. upon the capital stock of this Institution, have been declared, and that the same will be payable at the Head office or at its Branches on and after

**THE FIRST OF JUNE NEXT.**

The Transfer Books will be closed from the 17th to the 31st of MAY both days inclusive. The Annual General Meeting of Shareholders will take place at the Head office of the Bank on Thursday, the 15th June next, at noon.

By order of the Board,

M. J. A. PRENDERGAST, Manager.

Montreal, April 25th, 1893.

**TRADERS BANK of CANADA.**

(INCORPORATED BY ACT OF PARLIAMENT.)

CAPITAL PAID-UP \$604,400  
RESERVE FUND 55,000

HEAD OFFICE—TORONTO.

Board of Directors:

WM. BELL, Guelph, - - - President.  
WM. MCKENZIE, Toronto, Vice "  
O. D. WARREN, "  
W. J. GAGE, "  
JNO. DRYAN, "  
ROBT. THOMSON, Hamilton.  
J. W. DOWD, Toronto.  
H. S. STRATHY, General Manager.

BRANCHES.

Aylmer, Ont., Hamilton, Bidgetown,  
Drayton, Ingersoll, Sarnia,  
Elmira, Leamington, Strathroy,  
Glencoe, Orillia, St. Mary's,  
Guelph, Port Hope, Tilsonburg,  
New York Agents: Amer. Exchange, Nat. Bank.  
Great Britain: National Bank of Scotland, (Ltd.)

Private Bankers.

**LAMONTAGNE, CLARKE & CO.**

BANKERS AND BROKERS,

183 ST. JAMES STREET.

ARE NOW PREPARED TO FURNISH THEIR QUARTERLY BOND CIRCULAR ON APPLICATION.

Loan Societies.

**THE CENTRAL CANADA LOAN & SAVINGS COMPANY.**

Head Office, cor. King & Victoria Sts., TORONTO

GEO. A. COX, President.

Capital Subscribed, \$2,500,000.00  
Capital Paid-up, 1,000,000.00  
Reserve Fund, 250,000.00  
Invested Funds, 4,186,673.66

Deposits received at current rates of interest paid or compounded half yearly. Debentures issued in Currency or Sterling, payable in Canada or Great Britain. Money advanced on Real Estate Mortgages, and Municipal Debentures purchased.

F. G. COX, Manager. E. R. WOOD, Secretary

**The Dominion Savinrs & Investment Society**

LONDON, - - - CANADA.

Capital Subscribed, \$1,000,000.00  
Paid-up, 952,474.97  
Total Assets, 2,541,274.27

ROBERT REID, Collector of Customs, President.  
T. H. PURDOM, Barrister, Inspecting Director.  
H. E. NELLES, Manager.

**THE HAMILTON Provident and Loan Society.**

President, G. H. GILLESPIE, Esq.  
Vice-President, A. T. WOOD, Esq.

Capital Subscribed, \$1,500,000.00  
Capital Paid-Up, 1,109,000.00  
Reserve and Surplus Profits, 818,010.00  
Total Assets, 3,873,984.67

DEPOSITS received and interest allowed at the highest current rates.

DEBENTURES for 3 or 5 years. Interest payable half-yearly. Executors and Trustees are authorized by law to invest in Debentures of this Society.  
Banking House—King Street, Hamilton.

H. D. CAMERON, Treasurer.

**Globe Savings & Loan Company.**

President, WM. BELL, GUELPH. Vice-Presidents, Messrs. W. H. HOWLAND, JOHN FLATT. Directors, Lt. Col. A. H. MACDONALD, E. F. B. JOHNSTON, H. T. LOWMEDE.

6 p.c. Guaranteed on Time—Money.

For Pamphlet apply to

J. L. KERR, Manager, 17 Victoria Street, TORONTO.

**MONTREAL SAFE DEPOSIT CO'Y.**

OFFICE HOURS:—9.30 a.m. to 3.30 p.m. Saturdays: 9.30 a.m. to 1 p.m.

Royal Insurance Building, Place D'Armes.

SIR DONALD SMITH, President.  
SIR JOSEPH JACKSON, Vice-Pres.  
J. ALEX. STRATHY, Managing Director.

Safes from \$10 per annum upwards. Your Valuables are not safe in your house. Place them beyond the reach of fire and thieves.

Legal.

Montreal.

**PREFONTAINE & ST. JEAN, Barristers.**

1709 Notre Dame St., corner of Place d'Armes. Royal Insurance Building (opposite Notre Dame Church).

RAYMOND PREFONTAINE, B.C.L., M.P., E.N. St. JEAN, B.C.L.

Cable Address: "SHIELDS."

**GREENSHIELDS & GREENSHIELDS, Advocates, Barristers and Solicitors.**

1728 Notre Dame St., Montreal, Canada  
J. M. GREENSHIELDS, O.C. E. A. H. GREENSHIELDS.

**ABBOTTS & CAMPBELL, ADVOCATES,**

North British Chambers, 11 Hospital St.

**ATWATER & MACKIE, Advocates, Barristers, Commissioners, &c.**

131 St. James Street, Montreal.

**CHAPLEAU, BISSAILLON, BROUSSEAU & LAJOIE, Advocates, Barristers,**

11 & 17 PLACE D'ARMES HILL.

Hon. J. A. Chapleau, Q.C., M. P.  
F. J. Bissailon, Q. C.,  
T. Brousseau, LL. B. H. G. Lajoie, B.A., LL.L.

**DUHAMEL & MERRILL, ADVOCATES.**

ROYAL INSURANCE BUILDING, 1709 Notre Dame Street, CITY.

Railways.



**Intercolonial Railway.**

1892. Winter Arrangement, 1892  
Commencing 17th October, 1892.

Through express passenger trains run daily (Sunday excepted) as follows:

Leave Montreal by Grand Trunk Railway from Bonaventure St. Depot	7.55
Leave Montreal by Canadian Pacific Railway from Windsor Street Depot	20.00
Leave Montreal by Canadian Pacific R'y from Dalhousie Square Depot	22.30
Leave Lewis	14.40
Arrives Riviere du Loup	17.50
Trois Pictoues	19.05
Rimouski	20.40
St. Flavie	21.15
Campbellton	24.45
Dalhousie	1.35
Bathurst	2.47
Newcastle	4.05
Moncton	6.30 16.15
St. John	10.35 13.35
Halifax	13.30 23.00

The buffet sleeping car attached to express train leaving Montreal at 7.55 o'clock runs through to Halifax without change.

The trains to Halifax and St. John run through to their destination on Sundays.

The trains of the Intercolonial Railway between Montreal and Halifax are lighted by electricity and heated by steam from the locomotive.

All trains are run by Eastern Standard Time. For tickets and all information in regard to passenger fares, rates of freight, train arrangements, &c., apply to

G. W. ROBINSON, Esq., Eastern Freight and Passenger Agent, 136 1/2 ST. JAMES STREET, - - MONTREAL

D. POTTINGER, Chief Superintendent Railway Offices, Moncton, N.B., 20th October.

Ocean Steamships.



... THE ...

**CLYDE STEAMSHIP COMPANY.**

For CHARLESTON, S.C., the South and Southwest. For JACKSONVILLE, Fla., and all Florida Points.

From Pier 29, East River, N.Y. Mondays, Wednesdays & Fridays at 3 P. M.

The Only Line between New York and Jacksonville, Fla., without change.

Unsurpassed Passenger Accommodations and Cuisine.

Str. "Algonquin" Capt. Jos. McKee.  
Str. "Iroquois," Capt. L. W. Pennington.  
Str. "Cherokee," Capt. H. A. Bearse.  
Str. "Seminole," Capt. S. C. Platt.  
Str. "Yamacaw," Capt. J. Robinson.  
Str. "Delaware," Capt. I. K. Chichester.  
Through Tickets, Rates and Bills of Lading for all points South and Southwest, via Charleston, and all Florida points via Jacksonville.

**ST. JOHN'S RIVER STEAMERS (De Bury Line)**

Jacksonville, Palatka, Sanford & Enterprise, Fla. AND

Intermediate Landings on the St. John's River. Sailing from Jacksonville daily (except Saturday) at 3.30 P.M. making close connection with all railroads at PALATKA, ASTOR, BLUE SPRINGS and SANFORD.

Through Tickets and Bills of Lading at Lowest Rates to all interior points in Florida.

Str. "City of Jacksonville," Capt. Shaw.  
Str. "F. De Barry," Capt. T. W. Lund, Jr.  
Str. "Everglade," Capt. Coasar.  
Str. "Welaka," Capt. Olseca.

Sailing Schedules and Tickets furnished by all principal Ticket Agents in Canada.

THEO. G. EGGER, T. M., 5 Bowling Green, New York.  
H. H. CLYDE, A. T. M.,

Wm. P. CLYDE & Co., Genl. Agents  
5 Bowling Green, - New York.  
12 So. Del. Ave. - Philadelphia.

Legal.

**Renfrew, Ont. JOHN D. McDONALD,**

Barrister, Attorney-at-Law, &c. &c. Official Assessor for the county of Renfrew. Office:—Raglan Street, opposite Smith & Stewart Hardware Store.