

The Chartered Banks.

ST. STEPHEN'S BANK.

Incorporated 1836.

St. Stephen, N. B.

Capital, \$200,000
 Reserve, 25,000
 F. H. TODD, .. President.
 F. GRANT, .. Cashier.

AGENTS.

Lg. -Messrs. Glynn, Mills, Currie & Co
 New York -Bank of New York, N.B.A. Boston--
 Globe National Bank. Montreal--Bank of Mont-
 real. St. John, N.B.--Bank of Montreal.
 Drafts issued on any Branch of the Bank of
 Montreal.

BANQUE D'HOCHELAGA.

Capital Paid-Up, .. \$710,100.
 Reserve Fund, .. 270,000.

DIRECTORS.

F. X. St. CHARLES, .. R. BICKERDIKE,
 President, .. Vice-Pres.
 Chs. Clapnet, .. J. D. Rolland, .. J. A. Vallancourt
 M. J. A. PHENDEGAST, .. Manager
 C. A. GIBOUX, .. Assistant Manager
 A. W. BLOUIS, .. Inspector

Head Office, Montreal.

BRANCHES—Three Rivers, P. Q.; Joliette, P. Q.;
 Sorel, P. Q.; Valleyfield, P. Q.; Louisville, P. Q.;
 Yankleok Hill, Ont.; Winnipeg, Man.; Montreal,
 1376 St. Catherine St. E., Notre Dame St. West.

CORRESPONDENTS—London, Eng.—The Clydes-
 dale Bank (Limited). Paris, France—Credit
 Lyonnais, Crédit Industriel et Commercial, Com-
 ptoir National d'Escompte de Paris, Société Géné-
 rale. Belgium, Bruxelles—Crédit Lyonnais. Ant-
 werp—Banque Centrale Anversoise. Berlin, Ger-
 many—Dutch Bank. New York—National Park
 Bank, Importers' and Traders' National Bank and
 Messrs. Ladenburg, Thalmann & Co. Boston—
 National Bank of Redemption, Third National Bank.
 Chicago—National Live Stock Bank. Illinois Trust
 and Savings Bank.

Collections made throughout Canada at the
 cheapest rates. Letters of credit issued available
 in all parts of the world. Interest on Deposits
 allowed in Savings Department.

Traders Bank of Canada

(Incorporated by Act of Parliament 1885).

Authorized Capital, .. \$1,000,000
 Capital Paid-Up, .. 607,400
 Reserve Fund, .. 85,000

Board of Directors:

WM. Bell, Esq., of Guelph, .. President.
 C. D. Warren, Esq., .. Vice-President.
 W. J. GAGE, Esq., .. JOHN DRYNAN, Esq.,
 J. W. Down, Esq., .. ROBT. THOMSON, Esq.,
 .. of Hamilton.

Head Office, .. Toronto.

H. S. STRATHY, .. General Manager.
 J. A. M. ALLEY, .. Inspector.

BRANCHES:

Aylmer, Ont., .. Hamilton, .. Ridgeway,
 Drayton, .. Ingersoll, .. Sarnia,
 Elmira, .. Leamington, .. Strathroy,
 Glencoe, .. Orillia, .. St. Mary's,
 Guelph, .. Port Hope, .. Tilsonburg,
 .. Windsor.

BANKERS.

Great Britain—The National Bank of Scotland.
 New York—The American Exchange Nat. Bank.
 Montreal—The Quebec Bank.

HALIFAX BANKING CO.

Incorporated 1872.

Capital Paid-Up, .. \$500,000
 Reserve Fund, .. 250,000

HEAD OFFICE, .. HALIFAX, N.S.

DIRECTORS:

ROBT UNLACKE, .. President.
 L. J. MORRIS, .. Vice-President.
 F. D. Corbett, James Thomson, C. W. Andoraon
 H. N. WALLACE, .. Cashier.

AGENCIES—Nova Scotia: Halifax, Amherst, An-
 tigonish, Barrington, Bridgewater, Canning, Locke-
 port, Lunenburg, New Glasgow, Parrsboro, Shel-
 burne, Springhill, Truro, Windsor. New Bruns-
 wick: Sackville, St. John.

CORRESPONDENTS—Ontario and Quebec—Molson's
 Bank and Branches. New York—Fourth National
 Bank of the City of New York. Boston—Suffolk
 National Bank. London, England—Parr's Bank-
 ing Co. and the Alliance Bank, Ltd.

Western Bank Note Co'y

CHICAGO, ILL., U. S. A.

Incorporated A. D. 1861.

Engravers and Printers of Bank
 Notes, Bonds, Share Certificates,
 Stamps, Drafts, Bills of
 Exchange, &c.

Fire-Proof Building and every Safeguard

Loan Societies.

THE CENTRAL CANADA

Loan and Savings Company.

TORONTO.

Head Office, cor. King and Victoria Streets,
 GEORGE A. COX, .. President.

Capital Subscribed, .. \$2,500,000 00
 Capital Paid-Up, .. 1,200,000 00
 Reserve Fund, .. 315,000 00
 Contingent Fund .. 30,131 71
 Total Assets, .. 5,200,830 09

Debentures issued in currency or sterling payable
 in Canada or Great Britain. Money advanced on
 Real Estate. Mortgages and Municipal Debentures
 purchased.
 Executors and Trustees are authorized by law to
 invest in the debentures of this Company.

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

The Dominion Savings
& Investment Society

London, .. Canada.

Capital Subscribed, .. \$1,000,000 00
 " Paid-Up, .. 932,474 97
 Total Assets, .. 2,541,274 27

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

N. MILLS, Manager.

THE HAMILTON

Provident and Loan Society

Dividend No. 47

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

Capital Subscribed, .. \$1,500,000 00
 Capital Paid-Up, .. 1,100,000 00
 Reserve and Surplus Profits, .. 330,027 00
 Total Assets, .. 3,730,027 00

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.

—THE—

Western Loan and
Trust Co'y, Ltd.

Assets over \$950,000.00.

94 St. Francois Xavier St., Montreal, P. Q.

Ion. A. W. Ogilvie, .. President.
 J. S. Bousquet, Esq., .. Vice-President.
 [Manager La Banque du Peuple.]

The Company acts as agents for financial and
 commercial negotiations.

The Company acts as agents for the collection of
 rents, interest and dividends.

The Company acts as agents for the investment
 of money in every class of securities, either in the
 name of the investor or in the name of the Com-
 pany at the risk of the investor, or guaranteed by
 the Company, both as to principal and interest.

For particulars apply to the MANAGER,

W. BARCLAY STEPHENS.

J. DUNCAN DAVISON

114 St. James Street, Montreal,
 (Care R. G. Dun & Co.)

COMMISSIONER

For Following Provinces:

Ontario, Quebec, Manitoba, New Brunswick,
 Nova Scotia and Prince Edward Island.

JAMES BAXTER,

NOTE BROKER,

Buys and Sells Commercial Paper,
 &c., &c.

157 St. James Street,

MONTREAL.

Oceanic Steamships.

ALLAN LINE
ROYAL MAIL STEAMSHIPS.



Liverpool, Halifax and Portland
Royal Mail Service.

| From Liverpool. | Steamship. | From Portland. | From Halifax. |
|-----------------|---------------------|----------------|---------------|
| 27 Dec. | State of California | 17 Jan. | 5 Jan. |
| 10 Jan. | Laurentian | 31 " | 19 " |
| 24 " | Numidian | 14 Feb. | 2 Feb. |
| 7 Feb. | Mongolian | 28 " | 16 " |
| 21 " | Laurentian | 14 Mch. | 2 Mch. |
| 7 Mch. | Numidian | 28 " | 16 " |
| 21 " | Mongolian | 11 April. | 30 " |
| 4 April. | Laurentian | 25 " | 18 April. |
| | Numidian | 8 May. | 27 " |

The Steamers of this service carry all class of Pas-
 sengers, the Saloons and Staterooms are in the
 central part where least motion is felt. Electricity
 is used for lighting the ships throughout, the lights
 being at the command of the passengers at any hour
 of the night. Music rooms and Smoking room on
 the promenade deck. The Saloons and Staterooms
 are heated by steam.

State of California has superior accommodation
 for all classes of passengers from Halifax. No
 cattle carried on this Steamer.

RATES OF PASSAGE.

Cabin, \$50 and \$60, according to location of and
 number of persons in Stateroom; Round Trip,
 \$100 and \$110. Second Cabin, \$30; Round Trip \$55.
 Steerage to or from Liverpool, London, Glasgow,
 Belfast or Londonderry, including every requisite
 for the voyage, \$15.

These steamers will sail from Portland about
 1.00 p. m. on Thursdays, or as soon as possible after
 the arrival of the Grand Trunk Railway Train, due
 at Portland about noon; and from Halifax about
 1.00 p. m. on Saturdays or as soon as possible after
 the arrival of the Intercolonial Railway Train, due
 at Halifax at noon.

Trains connecting with the steamers leave Mon-
 treal for Portland or Halifax via—
 Canadian Pacific Railway, 8.20 p. m. Wednesday,
 arriving at Portland 8.25 a. m. Thursday.

Grand Trunk Railway, 10.10 p. m. Wednesday, arri-
 ving at Portland 11.45 a. m. Thursday.

Canadian Pacific Railway 6.40 p. m. Thursday, arri-
 ving at Halifax 11.30 a. m. Friday.

G. T. Ry. and I. C. Ry., 7.50 a. m. Friday, arriving at
 Halifax 1.30 p. m. Saturday.

Railroad Rates.—From Montreal to Portland,
 1st class \$7.50, 2nd class \$5.50

From Montreal to Halifax,
 1st class \$7.50, 2nd class \$5.50.

Glasgow, Londonderry and New
York Service.

(Late State Line of Steamers.)

From New Pier foot of W. 21st Street, New York.

| From Glasgow. | Steamship | From New York. |
|---------------|---------------------|----------------|
| 21 Dec. | State of California | 3 Jan. '9 a.m. |
| 29 " | *Norwegian | 17 " |
| 5 Jan. | *Grecian | 24 " |
| 11 " | State of Nebraska | 31 " |
| 18 " | *Pernian | 7 Feb. |
| 25 " | State of California | 14 " |
| 1 Feb. | *Norwegian | 21 " |
| 8 " | *Grecian | 28 " |

And weekly thereafter. Steamers with a * will
 not carry passengers from New York.

The Steamships State of California and State of
 Nebraska are lighted throughout by electricity, and
 have excellent accommodation for all classes of pas-
 sengers.

Rates: First Cabin, \$40 to \$60. Second Cabin, \$25,
 Return, \$50. Steerage to or from Glasgow, Belfast,
 Derry or Liverpool, \$10.

Outfit for Steerage passengers furnished free.

Glasgow, Liverpool, St. Johns, Hal-
fax & Philadelphia Royal Mail
Service.

| From Glasgow. | From Liverpool | From St. Johns to Halifax & Philadelphia or about | Steamships. | From Philadelphia. | From St. Johns to Glasgow. |
|---------------|----------------|---|--------------|--------------------|----------------------------|
| 5 Dec. | 8 Dec. | 16 Dec. | Carthaginian | 29 Dec. | 3 Jan |
| 19 " | 22 " | 31 " | Coreau | 12 Jan | 17 " |

After this date, the service via St. Johns disconti-
 nued until April 15th.

Passengers carried from Liverpool to St. Johns
 and Halifax, and from St. Johns to Halifax and
 Halifax to Philadelphia. From Philadelphia to St.
 Johns, and St. Johns to Glasgow.

Steamers sail from Halifax to Philadelphia two
 days after leaving St. Johns.

Glasgow, Londonderry, Portland)
and Boston Service.

| From Glasgow via Portland to Boston. | Steamships. | From Boston to Glasgow direct or about. |
|--------------------------------------|--------------|---|
| 5 Dec | Prussian | 29 Dec. |
| 19 Dec | Scandinavian | 9 Jan. |
| 29 Dec | Sarmatian | 19 Jan. |

And regularly thereafter. These Steamers do not
 carry passengers on voyage to Europe.