

The Chartered Banks.

Imperial Bank of Canada.

Capital Authorized \$2,500,000
Capital Paid-Up 2,311,034
Reserve 1,502,172

DIRECTORS.

H. S. HOWLAND, President.
T. R. MERRITT, Vice-President.
Wm. Ramsay, Robert Jaffray.
T. Sutherland Stayer, Elias Rogers, Wm. Hendrie.

HEAD OFFICE, TORONTO.

D. R. WILKIE, General Manager.

BRANCHES IN ONTARIO AND QUEBEC.

Essex, Listowel, St. Catharines,
Fergus, Montreal, Que., Sault Ste. Marie,
Galt, Niagara Falls, St. Thomas,
Hamilton, Port Colborne, St. Thomas East,
Ingersoll, Rat Portage, Welland,
Woodstock.

Cor. Wellington St., Cor. Leader Lane.
Yonge and Queen Sts.
Yonge and Bloor Sts.
King and York Sts.

BRANCHES IN NORTH WEST AND BRITISH COLUMBIA.
Brandon, Man. Prince Albert, Sask.
Calgary, Alta. Ravelstoke, B.C.
Edmonton, Alta. Strathcona, Alta.
Golden, B.C. Vancouver, B.C.
Nelson, B.C. Winnipeg, Man.

Agents—London, Eng., Lloyd's Bank, Ltd.
New York, Bank of Montreal, Bank of America.
The Imperial Bank is prepared to issue letters of credit negotiable at any of the branches of the Standard Bank of South Africa, Ltd., Transvaal, Cape Colony, Natal, Rhodesia.

La Banque Nationale.

HEAD OFFICE, QUEBEC.

Capital Paid-Up \$1,200,000
Reserve 150,000

DIRECTORS:

R. AUDETTE, Esq., President.
A. B. Dupuis, Esq., Vice-President.
Hon. Judge Chauveau, V. Chateaufort, Esq.,
N. Rioux, Esq., N. Fortier, Esq.,
J. B. Laliberté, Esq.,
P. LAFRANCOIS, Manager Quebec Office
N. LAVOIE, Inspector.

Branches:

Chicoutimi, P.Q., Fraserville, P.Q., Joliette,
P.Q., Montmagny, P.Q., Montreal, Murray Bay,
P.Q., Ottawa, Ont., Quebec, St. Roch's, St. John
St., Rimouski, P.Q., Roberval, P.Q., Sherbrooke,
P.Q., St. Francois, P.Q., St. Hyacinthe, P.Q., St.
John's, P.Q., St. Marie, P.Q.

Agents—England—The National Bank of Scotland, London. France—Credit Lyonnais, Paris and Branches. United States—The National Bank of the Republic, New York; Shoe and Leather National Bank, Boston, Mass. Prompt attention given to collections. Correspondence respectfully solicited.

Union Bank of Halifax.

INCORPORATED 1856.

HEAD OFFICE: HALIFAX, N.S.

Capital \$500,000
Reserve Fund 225,000

DIRECTORS.

WM. ROBERTSON, Esq., President.
WM. ROCHE, Esq., Vice-President.
Hon. ROBERT BOAK, WILLIAM TWINGING, Esq.
J. H. SYMONS, Esq. GEORGE MITCHELL, Esq.
C. C. BLACKADAR, Esq.
E. L. THORNE, Cashier.

BANKERS AND CORRESPONDENTS:

Bank of Toronto and Branches, Upper Canada.
National Bank of Commerce, New York.
Merchants' National Bank, Boston.
London & Westminster Bank, Lt. London, Eng.
Bank of New Brunswick, St. John, N.B.
Merchants' Bank of Halifax, St. John's, Nfld.

AGENCIES:

Annapolis, N.S., E. D. Arnold, Agent.
New Glasgow, N.S., R. C. Wright, "
North Sydney, C.B., C. W. Frazee, "
Dartmouth, N.S., F. O. Robertson, "
Barrington Passage, N.S., C. Robertson, "
Glace Bay, C.B., J. D. Leavitt, "
Kentville, N.S., A. D. McRae, "
Liverpool, N.S., E. R. Mulhall, "
Bridgetown, N.S., N. R. Burrows, "
Sherbrooke, N.S., S. F. Howe, "
Wolfville, N.S., W. C. Harvey, Act. Agt.

Interest allowed on Deposit Receipts and Deposits in Savings Bank Department. Collections receive immediate attention and prompt returns made.

Business Founded 1795.

American Bank Note Company,

78 to 82 TRINITY PLACE, NEW YORK.

ENGRAVERS AND PRINTERS OF

BANK NOTES, SHARE CERTIFICATES
BONDS FOR GOVERNMENTS AND
CORPORATIONS, DRAFTS, CHECKS,
BILLS OF EXCHANGE,
POSTAGE AND REVENUE STAMPS
FROM STEEL PLATES.

With Special Safeguards to Prevent Counterfeiting.

JAMES MACDONOUGH, President.

AUG. D. SHEPARD, Vice-Presidents.
TOURO ROBERTSON,
THEO. H. FREELAND, Sec'y and Treas.
JNO. E. CURRIER, Ass't Sec'y
J. K. MYERS, Ass't Treas.

The Chartered Banks.

La Banque Jacques-Cartier

1882—HEAD OFFICE, MONTREAL—1888
Capital Paid-up \$500,000
Surplus 291,000

Directors:

Hon. ALPH. DESJARDINS, President.
A. E. HAMELIN, Esq., Vice-President.
DUMONT LAVIOLETTE, Esq., G. N. DUCHARME, Esq.,
L. J. O. BEAUCHEMIN, Esq.
TANOREDE BIENVENU, Gen. Manager.
ERNEST BRUNEL, Asst. Manager.
C. S. POWELL, Inspector.

BRANCHES.

Montreal, Pt. St. Charles, Quebec, St. John St.
Ontario St. St. Sauveur.
St. Catherine, Fraserville, P.Q.
St. East, Hull, P.Q.
St. Cuneugonde, Valleyfield, P.Q.
St. Henry, Victoriaville, P.Q.
St. Jean Bte. Ottawa, Ont.
Beauharis, P.Q. Edmonton (Alba.) N.W.T.
Savings Department at Head Office and Branches.

Foreign Agents.

Paris, France—Comptoir National d'Escompte d
Paris, Le Credit Lyonnais
London, Eng.—Comptoir National d'Escompte de
Paris, Le Credit Lyonnais, Glynn, Mills, Currie & Co.
New York—Bank of America, Western National
Bank, Chase National Bank, Hanover National Bank,
National Bank of the Republic, National Park Bank.
Boston, Mass.—National Bank of the Common-
wealth, National Bank of the Republic, Merchants
National Bank.
Chicago, Ill.—Bank of Montreal.
Letters of Credit for travellers, etc. issued avail-
able in all parts of the world.
Collections made in all parts of the Dominion.

Loan Societies.

CENTRAL CANADA

LOAN and SAVINGS COMPANY.

25 King Street East,
TORONTO.

Notice is hereby given that a Quarterly Div-
idend for the three months ending December 31st,
1899, at the rate of SIX PER CENT. PER ANNUM has
this day been declared upon the Capital Stock of
this Institution and that the same will be payable at
the Offices of the Company in this city on and after

January 2nd, 1900

The Transfer books will be closed from the 20th
to the 31st December, both days inclusive.

By order of the Board, E. R. WOOD,
Managing Director.

Toronto, 7th Dec., 1899.

The Western Loan and Trust Co'y., Ltd.

INCORPORATED BY SPECIAL ACT OF THE
LEGISLATURE.

Subscribed Capital, \$2,201,200
Assets, 2,417,237
Office—No. 13 St. Sacramento St.,
MONTREAL, P.Q.

DIRECTORS:

Hon. A. W. Ogilvie, Wm. Strachan, Esq.
W. Barclay Stephens, Esq., R. Prefontaine, Esq.
M. P.
R. W. Knight, Esq., John Hoodless, Esq.
J. N. Greenshields, Esq., Q. C. W. L. Hogg, Esq.
W. H. Comstock.

OFFICERS:

Hon. A. W. Ogilvie, President.
Wm. Strachan, Esq., Vice-President
W. Barclay Stephens, Esq., Manager.
J. W. Michand, Esq., Asst. Manager.

SOLICITORS:

Messrs. Greenshields & Greenshields.

BANKERS:

The Merchants Bank of Canada.

This Company acts as assignee, administrator,
executor, trustee, receiver, committee of lunatic,
guardian, liquidator, etc., also as agent for the
above offices.

Debentures issued for three or five years, both
debentures and interest on the same can be collected
in any part of Canada without charge.

For further particulars address the Manager

The Dominion Savings & Investment Society

DIVIDEND No. 55.

Notice is hereby given that a dividend at the rate
of four per cent. per annum upon the paid-up capital
stock of this Society, has been declared for the
current half-year, and that the same will be paid at
the offices of the Society, Masonic Temple building,
Richmond Street, London, on and after the 2nd day
of January, 1900.

The transfer books will be closed from the 15th
inst., to the 31st Dec. 1899, both days inclusive.
NATHANIEL MILLS, Manager.
London, Dec. 12th, 1899.

THE HAMILTON Provident and Loan Society

DIVIDEND No. 57.

Notice is hereby given that a dividend of THREE
per cent. upon the paid-up capital stock of the
Society, has been declared for the half year ending
31st December, 1899, and that the same will be pay-
able at the Society's head office, Hamilton, Ont., on
and after

TUESDAY, THE 2ND DAY OF
JANUARY, 1900.

The Transfer Books will be closed from the 15th
to the 31st December, both days inclusive.
By order of the Board, O. FERRIE, Treasurer.

27th Nov., 1899.

Oceanic Steamships.

ALLAN LINE

PORTLAND AND LIVERPOOL,
Calling at HALIFAX.

NEW STEAMERS.

S.S. Bavarian.....10,375 tons, Twin Screws
S.S. Tunisian.....10,300 tons, Twin Screws
Sicilian, 8,000 tons. Corinthian, 8,000 tons.

Table with columns: From Liverpool, Steamer, From Portland, From Halifax. Dates: 20 Dec, 30 Dec, 4 Jan, 23 Jan.

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.

RATES OF PASSAGE.—Cabin: \$60.00 and up-
wards. A reduction is made on Round Trip
Tickets.

Second Cabin—To Liverpool, London or Lon-
donderry, \$35. Return tickets at reduced rates.
Steerage—To Liverpool, London, Glasgow, Bel-
fast or Londonderry, including every requisite for
the voyage, \$23.50 Cape Town, South Africa, \$27.00.

Glasgow, and New York Service
calling at Londonderry.

Table with columns: From Glasgow, Steamships, From New York, New York. Dates: 6 Jan, 10 Feb.

Rates: First Cabin, \$47.50 to \$65 Single.
\$25 to \$95 Return. Second Cabin, \$30.00
Single, \$57.00 Return. Steerage to Glasgow
Belfast or Londonderry \$23.50

Outfit for Steerage passengers furnished free.

The Steamers employed on these services are not
surpassed for accommodation for all classes of
passengers.

For further information apply to
H. & A. ALLAN,
25 Common St., Montreal.

The ROYAL TRUST CO'Y

...MONTREAL...

Capital Subscribed, \$500,000 00
Capital Paid Up, \$250,000 00

(PRESIDENT.

RIGHT HON. LORD STRATHCONA and MOUNT
ROYAL, G.C.M.G.

VICE-PRESIDENT:

HON. GEORGE A. DRUMMOND.

DIRECTORS:

R. B. Angus, Sir William C.
E. S. Clouston, Macdonald,
A. F. Garit, W. W. Ogilvie,
E. H. Greenshields, A. T. Paterson,
C. M. Hays, James Ross
C. R. Hosmer, T. G. Shaughnessy,
Sir William C. Van Horne, K.C.M.G.

Temporary Offices—Savings Department,
Bank of Montreal, St. James Street, Montreal.

Bankers—The Bank of Montreal.

The Company is authorized to act as Trustee,
Executor, Assignee, etc., to manage estates, to
counterfeit and issue bonds, to act as judicial
surety-security in Appeal, etc., and as Transfer
Agent and Registrar of Shares; and to accept any
Financial Agency.

The Company will act as Agent and Attorney
for executors already acting.

Solicitors and notaries placing business with
the Company are retained to do the legal work in
connection with such business.

Legal.

Kingston, Ont.
SMYTHE & LYON,
Barristers, Solicitors, &c.,
E. H. SMYTHE, LL.D., Q.C. H. I. LYON.

Seaforth, Ont.
MCCAUGHEY & HOLMESTED,
Barristers, &c.

London, Ont.
W. H. BARTRAM,
Barrister, Solicitor, Notary, &c.
Office: 99 DUNDAS STREET WEST.