THE CANADIAN Bank of Commerce.

HEAD OFFICE, -- TORONTO. PAID-UP CAPITAL.....

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J. H. PLUMMER, Assistant General Mgr.
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Vew York.—Alex. Laird and Wm. Gray, Agents.
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Branches.

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

Thorold,
Toronto Junction,
Walkerton,
Walkerville,
Waterford,
Waterloo,
Windsor,
Winnipeg,
Woodstock,
TORONTO:
Head Office,
19-25 King W.
City Branches,
712 Queen E.,
450 Yonge St.,
268 College St
544 Queen W.,
399 Parliament,
163 King St. E.
in Europe, the Bast

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
Paris, France.—Credit Lyonnias; Lazard, Freres

Parts, France.—Credit Lyonmas; Lazard, Freres et Cle
Australia and New Zealand.—Union Bank of Australia.
Brussells, Belgium.—J. Matthieu et Fils.
New York.—The American Exchange National Bank of New York.
San Francisco.—The Bank of British Columbia.
O'Mocago.—The American Exchange National Bank
O'Mocago.—The American Exchange National Bank
O'Mocago.—The Bank of British Columbia.
Homilton, Bermuda.—The Bank of Bermuda.
Kingston, Jamaica.—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, B. JENNINGS,

Cashier. Assistant Cashier.
E. HAY, Inspector.

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BRANCHES IN ONTARIO.

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

Cor. Wellington St. and Leader Lane
(Cor. Yonge and Queen Sts.
(Cor. Yonge and Bloor Sts.
BRANCHES IN NORTH-WEST.

Winninger. Brandon. Calcary. Portage. L. Portage.

Winnipeg, Bradon, 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.

Toronto, 11th Nov., 1895.

Managing Director.

Merchants' Bank OF CANADA.

BOARD OF DIRECTORS,

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Assistant General Manager.

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Dresden,
Galt,
Gananoque,
Hamilton,
Hespeler,
Ingersoll,

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.

are received.

Deposit receipts are also issued hearing interest at current rates.

TORONTO BRANCH, 13 WELLINGTON ST., WEST.

D. MILLER, Manager.

E. F. HEBDEN, Assistant Manager.

TOURS TROPICS.

Quebec S. S. Co.'s Steamers will leave New York for 30 day cruises, visiting Bermuda, St. Thomas, St. Croix, St. Kitts, Antigua, Guadeloupe, Dominica, Martinique, St. Lucia, St. Vincent, Barbados, Trinidad, Jamaica, etc.

Madiana, Jan. 22; Orinoco, Feb. 5; Caribbee, Feb. 15 Madiana, Feb. 26.

Fares \$150 upward.

Ask for descriptive book. Secure berths very early.

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AND

Safe Deposit Vaults.

Corner Yonge and Colborne Streets Toronto.

Capital. Guarantee and Reserve Funds,

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Hon. Ed. Blake, Q.C., M.P., E. A. Meredith, LL.D., John Hoskin, Q.C., LL.D.,

Presiden 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 to the Company are retained. All business entrusted to the Company will be economically and promptly attended to

J. W. LANGMUIR, Managing Director.

Public Notice

is hereby given that all persons who take out participating policies in the

CANADA LIFE

Assurance Co.

before 31st December, 1895, will, at the next d vision of Profits, receive

Five Years' Profits

being one year's additional Bonus over those policies issued in 1896.

Enquiry should be made without delay from LOCAL AGENTS by intending Assurers.

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
 105,000.00

BOARD OF DIRECTORS:

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

FOUR PER CENT interest allowed upon deposite 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 improved 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 SCOT,

Secretary.