

THE WESTERN BANK OF CANADA

HEAD OFFICE, - - - OSHAWA, ONT.

Capital Authorized	\$1,000,000
Capital Subscribed	500,000
Capital Paid-up	385,000
Reserve	118,000

BOARD OF DIRECTORS.

JOHN COWAN, Esq., President.
 REUBEN S. HAMLIN, Esq., Vice-President.
 W. F. Cowan, Esq., W. F. Allen, Esq., J. A. Gibson, Esq.,
 Robert McIntosh, M.D., Thomas Paterson, Esq.,
 T. H. McMillan, - - - Cashier

BRANCHES - Midland, Tilsonburg, New Hamburg
 Whitby, Pickering, Palsley, Penetanguishene, and Port
 Perry.
 Drafts on New York and Sterling Exchange bought and
 sold. Deposits received and interest allowed. Collec-
 tions solicited and promptly made.
 Correspondents in New York and in Canada—The
 Merchants Bank of Canada. London, Eng.—The Royal
 Bank of Scotland.

LA BANQUE NATIONALE

HEAD OFFICE, - - - QUEBEC.

Paid-up Capital	\$1,300,000
Reserve	\$ 100,000

BOARD OF DIRECTORS.

R. AUDETTE, Esq., - - - President.
 A. B. DUFUIS, Esq., - - - Vice-President.
 Hon. Judge Chauveau. V. Chateaufort, Esq.
 N. Rioux, Esq. N. Fortier, Esq.
 J. B. Laliberte, Esq.
 P. LAFRANCE, - - - Manager Quebec Office.

BRANCHES

Quebec, St. John Suburb. Sherbrooke
 " St. Roch. St. Francois N.E., Beauce
 Montreal. Ste. Marie, Beauce.
 Roberval, Lake St. John. Chicoutimi.
 Ottawa, Ont. St. Hyacinthe, P.Q.
 Joliette, Que. St. John's, 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; National Revere Bank, Boston.
 Prompt attention given to collections.
 Correspondence respectfully solicited.

THE TRADERS BANK OF CANADA.

INCORPORATED BY ACT OF PARLIAMENT 1885.

Authorized Capital	\$1,000,000
Capital Paid-up	700,000
Reserve	50,000

BOARD OF DIRECTORS.

C. D. WARREN, Esq., - - - President.
 ROBERT THOMSON, Esq., Hamilton, Vice-President.
 John Drynan, Esq., C. Kloefer, Esq., M.P., Guelph.
 W. J. Thomas, Esq., J. H. Beatty, Esq., Thorold.

HEAD OFFICE, - - - TORONTO

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

BRANCHES.

Aylmer, Ont. Ingersoll. Ridgetown.
 Drayton. Leamington. Sarnia.
 Elmira. Newmarket, Ont. Strathroy.
 Glence. North Bay. St. Mary's
 Guelph. Orillia. Tilsonburg
 Hamilton. Port Hope. Windsor.

BANKERS.

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

ST. STEPHEN'S BANK.

INCORPORATED 1836.

ST. STEPHEN'S, N.B.

Capital	\$300,000
Reserve	45,000

W. H. TODD, - - - President.
 F. GRANT, - - - Cashier.

AGENTS.

London—Messrs. Glyn, Mills, Currie & Co. New
 York—Bank of New York, N.B.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.

La Banque Jacques Cartier.

1863 Head Office, Montreal 1898

Capital Paid-up	\$500,000
Surplus	291,000

DIRECTORS: Hon. ALPH. DESJARDINS, President;
 Mr. A. S. HAMELIN, Vice-President. M. Dumont Lavo-
 lette; G. N. Ducharme, and L. J. O. Beauchemin; M.
 TANCREDI, BIENVENU, Gen'l Manager; M. ERNEST
 BRUNEL, Asst. Manager; M. C. S. POWELL, Inspector.
 Branches—Montreal—Point St. Charles, Ontario
 St. Ste. Catherine St. East, Ste. Cuneonde, St. Henry,
 St. Jean Bte. Beauharnois, P.Q. Quebec—St. John
 St. St. Sauveur. Fraserville, P.Q.; Hull, P.Q.; Val-
 leyfield, P.Q.; Victoriaville, P.Q.; Ottawa, Ont.; Ed-
 monton (Alberta), N.W.T.

Savings Department at Head Office and Branches.
 Foreign Agents—Paris, France—Comptoir Nat'l
 d'Escompte de Paris, Le Credit Lyonnais. London,
 Eng.—Comptoir Nat'l d'Escompte de Paris, Le Credit
 Lyonnais, Glyn, Mills, Currie & Co. New York—Bk. of
 America, Chase Nat'l Bank, Hanover Nat'l Bank, Nat'l
 Bk. of the Republic, Nat'l Park Bank, Western Nat'l Bk.
 Boston, Mass.—Nat'l Bk. of the Commonwealth, Nat'l
 Bk. of the Republic, Merchants Nat'l Bank, Chicago—
 Ill.—Bk. of Montreal. Letters of Credit, for travel-
 ers, etc., issued, available in all parts of the world.
 Collections made in all parts of the Dominion.

**Canada Permanent
LOAN AND SAVINGS CO.****77th Half-Yearly Dividend**

Notice is hereby given that a dividend of 3 per cent.
 on the paid-up capital stock of this company has been
 declared for the half-year ending December 31st, 1898,
 and that the same will be payable on and after

Monday, the 2nd Day of January next

The Transfer Books will be closed from the 15th to
 the 31st December, inclusive.

By order of the Board.

GEO. H. SMITH, Secretary.

Toronto, Dec. 7th, 1898.

**THE FREEHOLD
LOAN AND SAVINGS COMPANY**
COR. VICTORIA AND ADELAIDE STS.,
TORONTO.

ESTABLISHED IN 1859.

Subscribed Capital	\$3,223,500
Capital Paid-up	1,319,100
Reserve Fund	659,550

President, - - - C. H. GOODERHAM.
 Manager, - - - HON. S. C. WOOD.
 Inspectors, - - - JOHN LECKIE & T. GIBSON.
 Money advanced on easy terms for long periods; re-
 payment at borrower's option.
 Debentures issued and money received on deposit.
 Executors and Trustees authorized by Act of Parlia-
 ment to invest in the Debentures of this Company.

**THE HAMILTON PROVIDENT AND
LOAN SOCIETY**
DIVIDEND NO. 55

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, 1898, and that the
 same will be payable at the Society's Head
 Office, Hamilton, Ont., on and after Tuesday,
 the 3rd day of January, 1899.

The Transfer Books will be closed from
 the 15th to the 31st Dec., 1898, both days in-
 clusive.

By order of the Board.

C. FERRIE, Treasurer.

Nov. 21st, 1898.

**LONDON & CANADIAN
Loan and Agency Co. (Limited)**

GEO. R. R. COCKBURN, President.

Capital Subscribed	\$5,000,000 00
" Paid-up	700,000 00
Reserve	210,000 00
Reserve	145,577 05

MONEY TO LEND ON IMPROVED REAL ESTATE.
 MUNICIPAL DEBENTURES PURCHASED.

**TO INVESTORS—Money received
 on Debentures and Deposit Receipts.
 Interest and Principal payable in
 Britain or Canada without charge.**

Rates on application to

J. F. KIRK, Manager.

Head Office, 108 Bay Street, Toronto.

**THE DOMINION
Savings and Investment Society**

LONDON, CANADA.

Capital Subscribed	\$1,000,000 00
Capital Paid-up	932,962 79
Total Assets	2,230,692 48

ROBERT REID (Collector of Customs), PRESIDENT.

T. H. PURDOM (Barrister), Inspecting Director.

NATHANIEL MILLS, Manager.

Agricultural Savings & Loan Co.

LONDON, ONTARIO.

Paid-up Capital	\$ 630,300
Reserve Fund	160,000
Assets	2,077,441

DIRECTORS:

Messrs. D. REGAN, President; W. J. REID, Vice-Pres.
 Thos. McCormick, T. Beattie, M.P.
 and T. H. Smallman.

Money advanced on improved farms and productive
 city and town properties, on favorable terms. Mort-
 gages purchased.
 Deposits received Debentures issued in Currency or
 Sterling.

C. P. BUTLER, Manager.

**Western Canada Loan & Savings
COMPANY****Seventy-First Half-Yearly Dividend**

Notice is hereby given that a dividend of
 Three per cent. (3%) for the half-year ending
 December 31st, 1898, 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 St., Toronto, on and after Tuesday, 3rd
 January, 1899.

The transfer books will be closed from the
 16th to the 31st day of Dec., 1898, inclusive.

WALTER S. LEE,

Managing Director.

Toronto, 30th Nov., 1898.

**Huron & Erie Loan & Savings
Company**

DIVIDEND NO. 69

Notice is hereby given that a dividend of Four and
 One-half per cent. for the current half-year, upon the
 paid-up capital stock of this company, has been de-
 clared, and that the same will be payable at the com-
 pany's office, in this city, on and after TUESDAY, JAN.
 THIRD, 1899.

The transfer books will be closed from the 16th to
 the 31st December, both days inclusive.

By order of the Board.

GEO. A. SOMERVILLE, Manager.

London, Ont., Dec. 1st, 1898.

**The Home Savings and Loan Company
(LIMITED).**

OFFICE: No. 78 CHURCH ST., TORONTO

Authorized Capital	\$2,000,000
Subscribed Capital	2,000,000

Deposits received, and interest at current rates allowed
 Money loaned on Mortgage on Real Estate, on reason-
 able and convenient terms.
 Advances on collateral security of Debentures, and
 Bank and other Stocks.

HON. SIR FRANK SMITH, JAMES MASON,
 President. Manager.

**The London & Ontario Investment Co.
(LIMITED).**Cor. of Jordan and Melinda Streets,
TORONTO.

President, SIR FRANK SMITH.

Vice-President, WILLIAM H. BEATTY, Esq.

DIRECTORS.

Messrs. William Ramsay, Arthur B. Lee, W. B.
 Hamilton, Alexander Nairn, Henry Gooderham, Fred-
 erick Wyld and John F. Taylor.

Money advanced at current rates and on favorable
 terms, on the security of productive farm, city and town
 property.

Money received from investors and secured by the
 Company's debentures, which may be drawn payable
 either in Canada or Britain, with interest half yearly at
 current rates.

A. M. COSBY, Manager.

Cor. Jordan and Melinda Sts., Toronto.

The BUILDING & LOAN ASSOCIATION

DIVIDEND NO. 57

Notice is hereby given that a dividend of One per
 cent. (making three per cent. for the year), has been de-
 clared upon the capital stock of the Association, and
 that the same will be payable at the offices of the Asso-
 ciation, No. 13 Toronto Street, on and after

Tuesday, 3rd January, 1899

The transfer books will be closed from the 16th to
 the 31st of December, both days inclusive.

By order of the Board.

WALTER GILLESPIE, Manager.

Toronto, 3rd December, 1898.

THE ONTARIO LOAN & SAVINGS COMPANY
OSHAWA, ONT

Capital Subscribed	\$300,000
Capital Paid-up	300,000
Reserve Fund	75,000
Deposits and Can. Debentures	605,000

Money loaned at low rates of interest on the security
 of Real Estate and Municipal Debentures
 Deposits received and interest allowed

W. F. COWAN, President.

W. F. ALLEN Vice-President.

T. H. McMILLAN, Secy-Treas.