- OSHAWA, ONT.
 Capital Authorized
 \$1,000,000

 Capital Subscribed
 500,000

 Capital Paid-up
 370,397

 Rest
 92,500

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.

T. H. McMILLAN,

Branches — Midland, Tilsonburg, New Hamburg,
Whitby, Paisley, Penetanguishene, and Port Perry.

Drafts on New York and Sterling Exchange bought and
sold. Deposits received and interest allowed. Collections 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, \$1,200,000

Rest, \$30,000 BOARD OF DIRECTORS.

A. Gaboury, Pres't.
T. LeDroit,
R. Turner.
P. Laprance,
M. A. Labrecque,
M. A. Labrecque,
H. M. Price.
- Cashier
Inspector

M. LABRECQUE, - Inspector
BRANCHES.

Quebec, St. John Suburb, C. Cloutier, Accountant.

"St. Sauveur, - L. Drouin, "St. Roch, - J. E. Huot, Manager.
Montreal, - M. Benoit, "Sherbrooke, - W. Gaboury, "St. Francois, N.E., Beauce, - N. A. Boivin, "Chicoutimi, - J. E. A. Dubuc, "Ottawa, Ontario, - A. A. Taillon, "Winnipeg, Man., - G. Crebassa, "AGENTS.
England—National Bank of Scotland, London.
France—Credit Lyonnais, Paris and branches, Messrs.
Grunebaum Freres & Cie, Paris.
United States—National Bank of the Republic, New York; National Revere Bank, Boston.

Prompt attention given to collections.

BANK OF YARMOUTH,

YARMOUTH, N.S.

DIRECTORS.

T. W. Johns, C. E. Brown, Vice-President
John Lovitt. Hugh Cann. S. A. Crowell

CORRESPONDENTS AT

CORRESPONDENTS AT

Halifax—The Merchants Bank of Halifax.
St. John—The Bank of Montreal.
St. John—The Bank of British North America.
Montreal—The Bank of Montreal.
New York—The National Citizens Bank.
Boston—The Eliot National Bank.
London, G.B.—The Union Bank of London.
Gold and Currency Drafts and Sterling Bills of Exchange bought and sold.
Deposits received and interest allowed.
Prompt attention given to collections.

THE TRADERS BANK OF CANADA.

INCORPORATED BY ACT OF PARLIAMENT 1885.

 Authorized Capital,
 \$1,000,000

 Capital Paid-up,
 607,400

 Rest.
 85,000

 Capital Paid-up,

BOARD OF DIRECTORS.

WM. BELL, Esq., of Guelph, - - President.
C. D. WARREN, Esq., - - - Vice-President.
W. J. Gage, Esq. John Drynan, Esq. J. W. Dowd, Esq.
Robt. Thomson, Esq., of Hamilton.

HEAD OFFICE. TORONTO.

H. S. Strathy, - - General Manager. J. A. M. Alley, - - - Inspector.

BRANCHES.

Aylmer, Ont. Drayton, Elmira, Glencoe, Guelph, Hamilton,

Ingersoll, Leamington, Orillia, Port Hope, Ridgetown, Sarnia,

Strathroy, St. Mary's, Tilsonburg, 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, \$200,000
Reserve. 45,000 Έ,....

W. H. Todd, - - - President.
J. 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 Rranch of the Bank of Montreal.

THE WESTERN BANK OF CANADA Canada Permanent

LOAN AND SAVINGS COMPANY

69th Half-Yearly Dividend.

Notice is hereby given that a dividend of five per cent. on the paid-up capital stock of this company has been declared for the half-year ending December 31, 1894, and that the same will be payable at the company's office, Toronto Street, Toronto, on and after

Tuesday, the Eighth Day of January Next

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

GEO. H. SMITH, Secretary.

Freehold Loan and Savings Co.

DIVIDEND NO. 70

Notice is hereby given that a dividend of 4 per cent on the capital stock of the company has been declared for the current half-year, payable on and after the First Day of December next at the office of the company, corner of Victoria and Adelaide streets, Toronto.

The Transfer Books will be closed from the 17th to the 30th November, inclusive.

By order of the board.

S. C. WOOD, Managing Director.

Toronto, 31st October, 1894.

THE HAMILTON Provident and Loan Society

DIVIDEND NO. 47.

Notice is hereby given that a dividend of three and one-half per cent. upon the paid-up capital stock of the society, has been declared for the hal-year ending 31st December, 1894, and that the same will be payable at the society's banking house, Hamilton, Ont., on and after

Wednesday, Second January, 1895.

The transfer books will be closed from the 15th to the 31st December, 1894, both days inclusive.

H. D. CAMERON, Treasurer.

LONDON & CANADIAN

Loan & Agency Co.

SIR W. P. HOWLAND, C.B., K.C.M.G., President
 Capital Subscribed,
 \$5,000,000

 " Paid-up.
 700,000

 Reserve.
 405,000

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, 103 Bay Street, Toronto.

The Dominion Savings & Investment Society

DIVIDEND NO. 45.

Notice is hereby given that a dividend of three per cent. upon the paid-up capital stock of this society has been declared for the current half-year, and that the same will be payable at the offices of the Society, opposite the City Hall, Richmond Street, London, on and after the SECOND DAY OF JANUARY, 1895.

The transfer books, will be closed from the 15th to the 31st December inst., both days inclusive.

N. MILLS, Manager.

The Farmers' Loan and Savings Co.

OFFICE, No. 17 TORONTO ST., TORONTO.

 Capital
 \$1,057,250

 Paid-up
 611,430

 Assets
 1,385,000

Money advanced on improved Real Estate at lowest current rates.

Sterling and Currency Debentures issued.

Money received on deposit, and interest allowed payable half-yearly. By Vic. 42, Chap. 20; Statutes of Ontario, Executors and Administrators are authorized to invest trust funds in Debentures of this Company.

WM. MULOCK, M.P., President. GEO S. C. BETHUNE, Secretary-Treas

Western Canada Loan and Savings Co.

63rd Half-Yearly Dividend.

Notice is hereby given that a dividend of five per cent. for the half-year ending the 31st December, 1894, being at the rate of ten per cent. per annum, has been declared upon the paid-up capital stock of this institution, and that the same will be payable at the offices of the company, No. 76 Church Street, Toronto, on and after

Tuesday, 8th Day of January, 1895.

Transfer Books will be closed from 21st to the 31st days of December, 1894, inclusive.

WALTER S. LEE.

Managing Director.

The Huron & Erie Loan & Savings Company

DIVIDEND NO. 61.

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 declared, and that the same will be payble at the company's office in this city, on and after

Wednesday, January 2nd, 1895.

The transfer books will be closed from the 18th to the 31st inst., both days inclusive.

By order of the board.

G. A. SOMERVILLE, Manager. London, Dec. 1st, 1894.

The Home Savings and Loan Company

OFFICE: No. 78 CHURCH ST., TORONTO

Subscribed Capital 2,000,000

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

Hon. FRANK SMITH,

JAMES MASON, Manager

THE . . .

London & Ontario Investment Co.

DIVIDEND NO. 33.

Notice is hereby given that a dividend at the rate of 7 per cent. per annum upon the paid-up capital stock of the company has been declared for the current half-year ending December 31st instant, and that the same will be payable by the company's bankers on and after the

SECOND DAY OF JANUARY NEXT.

The stock transfer books will be closed from the 17th to the 31st inst., both days inclusive.

By order of the Board.

A. M. COSBY, Manager. Toronto, December 13th, 1894.

Building and Loan Association. DIVIDEND NO. 49.

Notice is hereby given that a dividend of Three per cent. has been declared for the current half-year, ending 31st December, and that the same will be payable at the offices of the Association, No. 13 Toronto Street, on and

Wednesday, 2nd January, 1895.

The transfer books will be closed from the 21st to the 31st of December, both days inclusive. By order of the board.

WALTER GILLESPIE, Manager. Toronto, 1st Dec., 1894.

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, Sec-Treas.