

Loan Societies.

**THE CENTRAL CANADA**  
LOAN & SAVINGS CO. OF ONTARIO.

HEAD OFFICE, King St., - TORONTO

Capital Subscribed,	\$2,000,000 00
Capital Paid-Up,	800,000 00
Reserve Fund,	189,000 00
Total Assets,	2,841,810 80

Deposits received at current rates of interest paid or compounded half yearly.  
Debentures issued in Currency or Sterling, payable in Canada or Great Britain.  
Money advanced on Real Estate Mortgages, and Municipal Debentures purchased.  
GEO. A. COX, President. F. G. COX, Manager. E. R. WOOD, Secretary.

**THE Dominion Savings and Investment SOCIETY.**  
LONDON, - - - ONTARIO.

Subscribed Capital,	\$1,000,000 00
Paid-up,	931,925 95

ROBERT REID, Collector of Customs, President.  
THOMAS H. FURDOM, - Inspecting Director.  
F. B. LEYS, Manager.

**THE HAMILTON Provident and Loan Society.**

President,	G. H. GILLESPIE, Esq.
Vice-President,	A. T. WOOD, Esq.
Capital Subscribed,	\$1,500,000 00
Capital Paid-Up,	1,108,000 00
Reserve and Surplus Funds,	240,056 75
Total Assets,	3,686,818 01

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, Manager.

**The Mercantile Agency OF THE WORLD, DUN, WIMAN & CO.,**

BRANCH OF R. G. DUN & CO.  
New York and Europe. 120 Branch Offices.  
Facilities unequalled.  
W. W. JOHNSON,  
Manager Montreal Branch.

**WANTED! 5,000 YOUNG MEN**

All money-making, thrifty, industrious fellows, who are determined to be thoroughly posted in Business matters—"BUSINESS TIPS" by Alex. Thomson, to try. Price, \$1.50; free by mail. Invaluable! Tells you all about BANKING, and shows you how to pass Custom House Entries, quick methods of calculation. No live young man can afford to be without it. Agents Wanted.

**W. DRYSDALE & CO.,**  
Publishers, Booksellers, Importers.  
232 St. James Street,  
2365 St. Catherine Street,  
MONTREAL.

**MAGAZINES BOUND**

AND ALL KINDS OF  
**Bookbinding Done**  
AT THE OFFICE OF THE

**Journal of Commerce**  
171 St. James Street,  
MONTREAL,

No trouble in preserving uniformity of style or finish for public or private libraries.  
Send for estimate

Oceanic Steamships.

**Allan Line.**



Under Contract with the Governments of Canada and Newfoundland for the Convoysance of Mails.

**1890—Winter Arrangements—1891**

This Company's Lines are composed of the following double-engine Clyde-built IRON AND STEEL STEAMSHIPS.

Vessels.	Tonnage.	Commanders.
Acadian.....	831	Capt. C. Mylius.
Assyrian.....	3,970	" John Bentley.
Austrian.....	2,458	" " "
Brazilian.....	4,160	" Whyte.
Buenos Ayrean.....	4,205	" R. Carruthers.
Canadian.....	2,906	" Dunlop.
Carthaginian.....	4,214	" A. Macnicol.
Caspian.....	2,728	" R. P. Moore.
Circassian.....	3,724	" Alex. McDougall.
Corean.....	3,488	" C. J. Mensies.
Grecian.....	3,613	" C. E. LeGallais.
Hibernian.....	2,997	" John Wallace.
Lucerne.....	1,925	" Nunan.
Manitoban.....	3,205	" Johnstone.
Mongolian.....	4,750	Building.
Monte Videoan.....	3,500	Capt. W. S. Main.
Nestorian.....	2,689	" Goodwin.
Newfoundland.....	819	" McGrath.
Norwegian.....	3,523	" W. Christie.
Nova Scotian.....	3,205	" R. H. Hughes.
Numidian.....	4,750	Building.
Parisian.....	3,359	Capt. Joseph Ritchie.
Peruvian.....	3,428	" " "
Phoenician.....	3,428	" A. Ferguson.
Polynesian.....	3,383	Li. R. Barrett, R.N.R.
Pomeranian.....	3,284	Capt. W. Dalziel.
Prussian.....	3,030	" J. Calvert.
Rosarian.....	3,500	" D. McKillop.
Sardinian.....	3,378	" Wm. Richardson.
Sarmatian.....	3,647	" J. Brown.
Scandinavian.....	3,068	" John France.
Siberian.....	3,904	" John Park.
Waldensian.....	2,256	" D. J. James.

The Steamers of the **Liverpool, Halifax and Portland Mail Service.**

are intended to be despatched as under:

Steamships.	From Portland.	From Halifax.
Circassian.....	8 Jan.	10 Jan.
Sardinian.....	23 Jan.	24 Jan.
Polynesian.....	6 Feb.	7 Feb.
Circassian.....	19 Feb.	20 Feb.
Sardinian.....	6 Mar.	7 Mar.
Polynesian.....	19 Mar.	21 Mar.
Circassian.....	18 Apr.	4 Apr.
Parisian.....	18 Apr.	18 Apr.
Polynesian.....	30 Apr.	2 May.

These steamers sail from Portland about 1 p.m. Thursdays, or as soon as possible after the arrival of the Grand Trunk Railway train from the west, due at Portland at noon, and from Halifax about 1 p.m. Saturdays, or as soon as possible after the arrival of the Intercolonial Railway train from the west, due at Halifax at noon.

**Rates of Passage from Portland or Halifax.**  
Cabin, \$40 \$50 and \$60 single; \$80, \$90 and \$100 return, according to accommodation.  
Intermediate, \$25 single; \$55 return. Steerage at lowest rates.  
**Rail Rates from Montreal to Portland or Halifax:**  
1st Class, single, \$7 50; return, \$12.50. 2nd Class, single, \$5 50; return, \$11.00

**Liverpool, Queenstown, St. Johns, Halifax and Baltimore Mail Service.**

From Liverpool to Baltimore via St. Johns and Halifax.	Steamship	From Halifax via St. Johns N.F., to Liverpool.
9 Dec.....	Nova Scotian.....	6 Jan.
23 Dec.....	Caspian.....	19 Jan.

**Rates of Passage between Halifax and St. Johns:**  
Cabin, \$20.00; Intermediate, \$15.00; Steerage, \$6.00.

**Glasgow and Boston Service.**

From Glasgow to Boston.	Steamship	From Boston to Glasgow or about
26 Dec.....	Siberian.....	12 Jan.
9 Jan.....	Pomeranian.....	28 Jan.
23 Jan.....	Sarmatian.....	9 Feb.
6 Feb.....	Siberian.....	23 Feb.

These steamers do not carry passengers on voyage to Europe.

**Glasgow and Philadelphia Service.**

From Glasgow to Philadelphia.	Steamship	From Philadelphia to Glasgow or about
19 Dec.....	Hibernian.....	9 Jan.
2 Jan.....	Manitoban.....	23 Jan.
16 Jan.....	Norwegian.....	6 Feb.

\*Via Halifax on voyages from Glasgow.  
These steamers do not carry passengers on voyage to Europe.

**Through Bills Lading**  
Granted to Liverpool, London, Glasgow and Continental Ports, from all Railway Stations in Canada, and United States.

For Freight, Passage or other information, apply to any authorized agent of the line or to

**H. & A. ALLAN**  
25 Common Street, Montreal

Oceanic Steamships.

**ROYAL MAIL STEAMSHIPS. DOMINION LINE.**

**FALL RATES.**

Texas.	Texas.
Vancouver.....	5,700
Sarnia.....	3,850
Ontario.....	3,176
Texas.....	2,700
Labrador (building)	6,000
Oregon.....	3,850
Toronto.....	3,284
Dominion.....	3,176

**Liverpool Service.**

SAILING DATES.	
From Portland.	From Halifax.
*Sarnia.....	Thur., Jan. 15.
Oregon.....	Thur. Jan. 19.
Toronto.....	Thur., Feb. 12.
Labrador.....	Sat., Jan. 17.
Oregon.....	Sat., Jan. 31.
Toronto.....	Sat., Feb. 14.

**Bristol Service.**

From Portland.	
Ontario.....	about January 19.
Dominion.....	about February 18.

No passengers carried to Bristol.

**Rates of Passage**  
Cabin, from Portland or Halifax, to Liverpool, \$40, \$50 and \$60; return, \$80, \$90 and \$100. Intermediate, \$25. Steerage, \$20.

Passengers per S.S. "Vancouver" must embark at Quebec.

\* These Steamers have Saloons, State-rooms, Music-room, Smoking-room and Bath-room amidships, where but little motion is felt, and are handsomely furnished.  
For Freight or Passage, apply in Liverpool to Flinn, Main & Montgomery, 24 James Street; in Quebec, to W. M. Macpherson, or to

**DAVID TORRANCE & CO.**  
Exchange Court, Montreal.

**ENVELOPES**

STAMPED IN RELIEF COLORS

NO CHARGE FOR DIES.

**THE GEORGE BISHOP ENGRAVING AND PRINTING CO.**

169 St. James St., Montreal.

**Railways.**



**Intercolonial Railway.**

**1890. Winter Arrangement. 1891**

Commencing 24th November, 1890.

Through express passenger trains run daily (Sunday excepted) as follows:

Leave Montreal by Grand Trunk Railway from Bonaventure St. Depot.....	8.00
Leave Lewis.....	14.35
Arrive Riviere du Loup.....	17.45
Trois Pistoles.....	18.48
Rimouski.....	20.21
Little Metis.....	21.28
Campbellton.....	24.30
Dalhousie.....	1.30
Bathurst.....	2.40
Newcastle.....	3.48
Moncton.....	6.03
St. John.....	9.35
Halifax.....	12.50

The buffet sleeping cars and all other cars of the fast express train leaving Montreal at 8.00 o'clock daily (Sunday excepted) run through to Halifax without change in twenty-eight hours and fifty minutes.

The trains to Halifax and St. John run through to their destination on Sundays.

The trains of the Intercolonial Railway between Montreal and Halifax are lighted by electricity and heated by steam from the locomotive.

All trains are run by Eastern Standard Time.

For tickets and all information in regard to passenger fares, rates of freight, train arrangements, &c., apply to

**G. W. ROBINSON,**  
136 1/2 St. James Street, - - - MONTREAL.

**D. POTTINGER, Chief Superintendent**

Railway Office, Moncton, N.B., both Nov., 1890.