

TRADERS BANK, GUELPH. 3% PER CENT. INTEREST PAID. ADVANCES MADE TO FARMERS ON THEIR OWN NAME.

TRADERS BANK, GUELPH.

HEAD OFFICE, TORONTO.  
Assets over \$6,200,000.

SMOKE  
**THE EL PUERLO**

Best Cigar in the Market

SMOKE FRITZ'S FAVORITE

- - CLEAR HAVANA KILLER - -

GUELPH AND ONTARIO  
**INVESTMENT AND SAVINGS SOCIETY**

Incorporated by Act of Parliament

**DIRECTORS.** D. Sturton, President; A. B. Patrie, Vice-Pres.; Robt. Melvin; John Phin; G. D. Forbes; H. Howitt, M. D.; Jas. P. Phin; John M. Bond; James Innes, M. P.

**MONEY TO LOAN.**

Lowest Rates of Interest. Favorable terms of repayment. No commission charged. Apply direct to our office.

**MORTGAGES AND DEBENTURES BOUGHT.**

Office - Corner Market Square and Wyndham Street.

**J. E. McELDERRY, Secretary-Treasurer.**

GUELPH BRANCH OF THE  
**DOMINION BANK**

Capital \$1,500,000. Rest, \$1,500,000.

**DIRECTORS:**

JAMES AUSTIN, President; E. B. OSLER, E. LEADLEY, W. I. MATHEWS, H. C. FRANK, W. H. MITCHELL, Vice-Pres.; W. INCE, W. R. BROCK.

Commercial Agents - also Trustees, Administrators and Solicitors - these accounts solicited and treated on most favorable terms.

Collectors - usage prompt, carefully and promptly made at maker's charges. Drafts bought and sold on Great Britain, Canada and United States.

Letters of Credit Issued available in all parts of the world.

**Savings Department.** Interest allowed on deposits of \$1.00 and upward at highest current rates. Safely, promptly and Promptness assured.

Farmers' Sale Notes collected on very reasonable terms, and advances made on account at a low rate of interest. Farmers' customers of the Bank will always be accommodated with a loan in seasons when they may require it.

**ECONOMICAL**  
**MUTUAL FIRE INSURANCE CO., OF BERLIN,**

ESTABLISHED 1870.

**HEAD OFFICE, BERLIN.**

TOTAL ASSETS, \$415,787.00. AMOUNT AT RISK \$13,329,672.00.

Agencies in all parts of Western Ontario.  
Risks Written on Mutual and Cash Systems.

**OFFICERS**

JOHN FENNEL, President | HUGO KRANZ, Manager  
GEORGE LANG, Vice-President | H. OELSCHLAGER, Inspector

TRADERS BANK, GUELPH. Sales Notes Collected Free of Charge.