

Loan Societies.

THE CENTRAL CANADA
LOAN & SAVINGS CO. OF ONTARIO.
DIVIDEND No. 18.

NOTICE is hereby given that a Dividend at the rate of six per cent, per annum on the paid-up Capital of \$100,000 of this Company, has this day been declared for the half year ending 31st December, 1890, and the same will be payable at the Office of the Company on and after the 2nd January, 1891.
The transfer books will be closed from the 15th to the 31st day of December next, both days inclusive.
By order,
E. R. Wood, Secretary.
Peterborough, 21st November 1891.

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.
WILLIAM DUFFIELD, President City Gas Company, Vice-President.
THOMAS H. PURDOM, - - - - Inspecting Director.
F. B. LEYS, Manager.

THE HAMILTON
Provident and Loan Society
Dividend No. 39

Notice is hereby given that a Dividend of Three and a Half Per Cent. upon the Paid-Up Capital Stock of the Society has been declared for the half-year ending 31st December, 1890, and that the same will be payable at the Society's Banking House, Hamilton, Ontario, on and after Friday, 2nd of January, 1891.
The Transfer Books will be closed from the 15th to the 31st December, 1890, both days inclusive.
H. D. CAMERON, Treasurer.
Hamilton, Nov. 20th, 1890

THE
Bell Telephone
Company of Canada.

O. F. SISE, - - - - - President.
O. P. SOLATER, - - - - - Sec.-Treasurer
HEAD OFFICE:
30 St. John Street, Montreal

This Company will sell its instruments at prices ranging from \$10 to \$25 per set. These instruments are under the protection of the Company's patents, and purchasers are thereby entirely free from risk of litigation.
This Company will arrange to connect places not having telegraphic facilities with the nearest telegraph office, or it will build private lines for firms or individuals, connecting their places of business or residences. It is also prepared to manufacture all kinds of electrical apparatus.
Full particulars can be obtained at the Company's offices as above, or at
St. John, N.B., Halifax, N.S., Winnipeg, Man., Victoria, B.C., Hamilton, Ont.

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.

Allen Line.



Under Contract with the Governments of Canada and Newfoundland for the Conveyance 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.....	931	Capt. C. Mylius.
Assyrian.....	3,970	John Bentley.
Austrian.....	2,458	Vipond.
Brazilian.....	4,160	Whyte.
Buenos Ayres.....	4,005	R. Carruthers.
Canadian.....	2,906	Dunlop.
Carthaginian.....	4,214	A. Macnicol.
Caspian.....	2,728	R. F. Moore.
Circassian.....	3,724	Alex. McDougall.
Corean.....	3,488	C. J. Menzies.
Grecian.....	3,613	C. R. LeGallias.
Hibernian.....	2,997	John Wallace.
Lucerne.....	1,925	Nunan.
Manitoba.....	2,975	Johnstone.
Mongolian.....	4,740	Building.
Monte Videan.....	3,500	Capt. W. S. Main.
Nestorian.....	2,069	Goodwin.
Newfoundland.....	919	McGrath.
Norwegian.....	3,522	R. Christie.
Nova Scotian.....	3,505	R. H. Hughes.
Nunatian.....	3,750	Building.
Parisian.....	3,359	Capt. Joseph Ritchie.
Peruvian.....	3,038	
Phenician.....	2,425	A. Ferguson.
Polynesian.....	3,993	Lt. R. Barrett, R.N.R.
Pomeranian.....	4,364	Capt. W. Dalsiel.
Prussian.....	3,030	J. Colvert.
Rosarian.....	3,500	D. McKillop.
Sardinian.....	4,376	Wm. Richardson.
Sarmatian.....	3,647	J. Brown.
Scandinavian.....	3,068	John France.
Siberian.....	3,904	John Park.
Waldensian.....	2,258	D. J. James.

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

are intended to be despatched as under:

Steamships.	From	From
	Portland.	Halifax.
Circassian.....	27 Nov.	29 Nov.
Sardinian.....	11 Dec.	13 Dec.
Parisian.....	25 Dec.	27 Dec.
Circassian.....	8 Jan.	10 Jan.
Sardinian.....	2 Jan.	24 Jan.
Polynesian.....	5 Feb.	7 Feb.
Circassian.....	19 Feb.	21 Feb.

And so fortnightly thereafter.

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 and Halifax:
To Portland, 1st Class, single, \$7 50; return \$12 50.
2nd Class, single, \$5 50; return \$10 00
To Halifax, 1st Class, single, \$8 75; return, \$17 40.
2nd Class, single, \$5 50; return, \$11 00.

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

From Liverpool to	Steamship	From Halifax via	Steamship
Baltimore via St. Johns and Halifax.		St. Johns, N.F., to Liverpool.	
28 Oct.....	Nova Scotian.....	24 Nov.	
11 Nov.....	Caspian.....	8 Dec.	
25 Nov.....	Carthaginian.....	22 Dec.	
9 Dec.....	Nova Scotian.....	6 Jan.	
23 Dec.....	Caspian.....	19 Jan.	

*The Carthaginian will carry only Cabin Passengers from Halifax and St. Johns, N.F.

Rates of Passage between Halifax and St. Johns:
Cabin, \$20 00; Intermediate, \$15 00; Steerage, \$6 00.

Glasgow and Boston Service.

From Glasgow to	Steamship	From Boston to
Glasgow		Glasgow
14 Nov.....	Siberian.....	on or about
24 Nov.....	Pomeranian.....	1 Dec.
13 Dec.....	Sarmatian.....	15 Dec.
		29 Dec.

These steamers do not carry passengers on voyage to Europe.

Glasgow and Philadelphia Service.

From Glasgow to	Steamship	From Philadelphia to
Philadelphia		Glasgow on or about
7 Nov.....	Hibernian.....	28 Nov.
21 Nov.....	Manitoba.....	12 Dec.
5 Dec.....	Norwegian.....	23 Dec.

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

Liverpool Service.

SAILING DATES.

From Portland.	From Halifax.	
*Sarnia.....	Thur., Dec. 4.	Sat., Dec'r 6
*Toronto.....	Thur., Dec. 18.	Sat., Dec. 20
*Vancouver.....	Thur., Jan. 1.	Sat., Jan. 3

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 23
Campeillon.....	24 30
Bathurst.....	1 30
Dalhousie.....	3 40
Newcastle.....	3 48
Moncton.....	6 05
St. John.....	9 35
Halifax.....	12 30

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, Montreal, N.B., 20th Nov., 1890.