

London and Westminster Bank Limited.

Established March, 1834.

SUBSCRIBED CAPITAL, £14,000,000. PAID-UP CAPITAL, £2,800,000.
REST OR SURPLUS FUND, £1,645,620 4s. 9d.

DIRECTORS—Richard James Ashton, Esq., Otto August Benecke, Esq., John Nutt Bullen, Esq., Bonamy Dobree, Esq., Frederick Joseph Edmann, Esq., Augustus William Gadesden, Esq., Wilmot Holland, Esq., Ferdinand Marshall Huth, Esq., Charles Edward Johnston, Esq., Sir Penrose Gooch Child Julian, K.C.M.G., C.B., Lieut-Col. Sir James Macnaghten Macdonell-Hogg, Bart., K.C.B., M.P., Henry John Norman, Esq., Right Honorable Sir John Rose, Bart., G.C.M.G., Henry Parkman Sturgis, Esq., M.P.

TRUSTEES—Otto August Benecke, Esq., John Nutt Bullen, Esq., Frederick Joseph Edmann, Esq., Augustus William Gadesden, Esq., Ferdinand Marshall Huth, Esq.

MANAGERS—City Office, 41 Lothbury, W. Astle; Country Department, 41 Lothbury, H. F. Billingshurst; Westminster Branch, 1 St. James's Square, G. R. Hemmerde; Bloomsbury Branch, 214 High Holborn, C. Reeve; Southwark Branch, 6 Borough High Street, J. T. Wallis; Eastern Branch, 130 High Street, Whitechapel, C. Fisher; St. Marylebone Branch, 4 Stratford Place, Oxford Street, C. Buttar; Temple Bar Branch, 217 Strand, B. R. Ketchlee; Lambeth Branch, 91 Westminster Bridge Road, C. D. Millet; South Kensington Branch, 1 Brompton Square, P. N. Herbert, Sub-Manager; Victoria Street Branch, Victoria Street, S.W., W. H. Alexander, Sub-Manager.

Secretary—TRESSILLIAN P. SHIPP. Inspector of Branches—H. L. RUTTER.

The present Subscribed Capital of the Bank is £14,000,000, in 140,000 Shares of £100 each, held by upwards of 7,000 shareholders. The sum of £20 has been paid on each Share, thus making the Paid-up Capital £2,800,000. The Rest or Surplus Fund is £1,645,620 4s. 9d.

Current Accounts are opened with, and the usual Banking facilities granted to, persons properly introduced. The Bank takes the Agency of Private Country Banks, Joint Stock Banks, and other Public Companies in England or the Colonies; attends to the purchase and sale of British and Foreign Stocks; collects Dividends on Government Funds, Railway Stock, Foreign and other Securities, payable in England or abroad; acts as Agents for the receipt of Military and other pay and allowances, and generally transacts every description of Banking business.

Sums of £10 and upwards may be deposited, repayable at call. Sums of £500 and upwards may be deposited upon seven days' notice of withdrawal. Interest is allowed thereon, according to the class of deposit, but subject to alteration by public advertisement in the *Times* newspaper. Cheques cannot be drawn against Deposit Accounts, nor will depositors be entitled to any of the usual Banking facilities of a Current Account. A receipt is given for each deposit, which is not transferable, and must be surrendered on repayment of the amount, according to the conditions printed thereon.

Circular Notes of £10, £25, and £50, are issued for the use of travellers, payable in the principal towns of Europe, Asia, Africa, and North and South America. They are issued free of expense, and are payable by the Agents abroad at the exchange of the day, without any deduction whatever for commission.

Letters of Credit are also granted, payable at all the chief towns and cities abroad. They may be obtained at the Bank in Lothbury, or any of its Branches.

The officers of the Bank are not allowed to receive any Christmas boxes or gratuities.

London, 1st January, 1886.

T. P. SHIPP, Secretary.

THE ROYAL CANADIAN FIRE AND MARINE INSURANCE CO'Y. 157 St. James Street, Montreal.

Capital, \$500,000. Assets, \$708,328. Income, 1885, \$517,378.

ANDREW ROBERTSON, Esq., President. HARRY CUTT, Secretary.

Hon. J. R. THIBAudeau, Vice-Pres. ARCHD. NICOLL, Marine Underwriter.

GEO. H. McHENRY, Manager.