

The Chartered Banks.

THE QUEBEC BANK.

Incorporated by Royal Charter, A.D. 1818.

CAPITAL, \$3,000,000.

Head Office, - - - Quebec.

BOARD OF DIRECTORS.

JAS. G. ROSS, Esq., President.
WILLIAM WITHELL, Esq., Vice-President.
Geo. R. Rentrew, Esq.
JAMES STEVENSON, Esq., Cashier.
Branches and Agencies in Canada.
Ottawa, Ont. Toronto, Ont. Pembroke, Ont.
Montreal, Que. Thorold, Ont. Three Rivers.
Agents in New York—Messrs. Maitland, Phelps & Co.
Agents in London—The Bank of Scotland.

Loan Societies.

THE HAMILTON Provident and Loan Society.

President, GEORGE H. GILLESPIE.
Vice-President, JOHN HARVEY.

Capital subscribed.....\$1,500,000.00
paid-up.....1,100,000.00
Reserve and Surplus Profits.....1,100,028.21
Total Assets.....2,907,120.64
MONEY ADVANCED on Real Estate on favorable terms of Repayments. The Society is prepared to issue DEBENTURES drawn at THREE or FIVE YEARS with interest coupons attached, payable half-yearly.

Banking House: Cor. of King and Hughson Sts., HAMILTON, ONT.

H. D. CAMERON, Treasurer.

THE ONTARIO

Investment Association (Limited.)

OF LONDON, ONTARIO.

CAPITAL Subscribed, - \$2,650,000.00
CAPITAL PAID UP, - 834,715.71
RESERVE FUND, - 509,000.00
INVESTMENTS, - 1,998,621.06

Parties wanting money on Real Estate Mortgages, Apply to HENRY TAYLOR, Manager.

Dominion Savings & Investment Soc.

LONDON, ONT.,

INCORPORATED, - 1872.

Capital, Subscribed, \$1,000,000.00
Subscribed, 1,000,000.00
Paid-up, 868,810.28
Reserve Fund, 149,000.00
Contingent Fund, 963.12
Loans made on farm and city property, on the most favorable terms. Municipal and School Section Debentures purchased.
Money received on deposit and interest allowed thereon.

F. B. LEYS, Manager.

THE PETERBOROUGH Real Estate Investment Co.

[LIMITED.]

Incorporated 1878 by Letters Patent under Great Seal of Canada.

Authorized Capital.....\$2,000,000
Subscribed Capital.....1,493,000
Paid-up Capital.....373,400
Assets 31st January, 1885.....1,150,000
Paid-up Capital held in Great Britain.....117,400
Debentures issued in Great Britain.....672,763.40

Directors in Canada.

MAJOR-GEN. HAULTAIN, late of Her Majesty's East Indian Forces, President. JOHN WALTON, Esq., J. P., Vice-President.
GEORGE A. COX, Esq., Mayor of Peterborough.
RICHARD HALL, Esq., of Messrs. Hall, Innis & Co. H. J. LEFEBVRE, Esq. A. C. DUNLOP, Esq.
A. P. POUSETTE, Esq., T. G. HAZLETT, Esq., Barrister.

Bankers in Canada—The Ontario Bank.
Bankers in Great Britain—The British Linen Company Bank.

Chief Agents in Great Britain—Finlayson & Auld, Writers, 150 and 154 West George Street, Glasgow.
Agents in Edinburgh—Ronald & Ritchie, S.S.F., 20 Hill Street.
Agent in Aberdeen—Geo. Allan, Advocate, 56 Castle Street.

POUSETTE & ROGER, Managers, Peterborough, Ont.

Oceanic Steamships.

DOMINION LINE of STEAMSHIPS



Running in connection with the Grand Trunk Railway of Canada

Tons.	Tons.
Montreal.....3,284	Toronto.....3,284
Dominion.....3,176	Ontario.....3,176
Texas.....2,700	Sarnia.....3,850
Quebec.....2,700	Oregon.....3,850
Mississippi.....2,650	Vancouver.....5,700
Brooklyn.....3,600	

Great Reduction in Rates.

DATES OF SAILING

FROM PORTLAND to LIVERPOOL.	FROM QUEBEC.
Montreal.....23rd April	*Vancouver.....30th May
Brooklyn.....9th May	*Sarnia.....10th "
*Sarnia.....10th "	Montreal.....6th June
Toronto.....23rd "	*Oregon.....13th "

RATES OF PASSAGE FROM QUEBEC.

CABIN—\$50, \$60, \$70, \$80, \$90, \$100, \$108, and \$120, according to stowage and berth. Intermediate and Steerage at low rates.
Prepaid storage tickets issued at the lowest rates.
*Saloons, Staterooms, Music Room and Bath Rooms in these steamers are amply fitted, where but little motion is felt, and carry neither cattle nor sheep. Vancouver is lighted throughout with electricity.

Through Tickets can be had at all the principal Grand Trunk Railway Ticket Offices in Canada, and Through Bills of Lading are granted to and from all parts of Canada.

For Freight or Passage apply in London to Gracie, Hunter & Co., 11 Leadenhall Street; in Liverpool, to Flinn, Main & Montgomery, 24 James Street; in Quebec, to W. M. Macpherson; at all Grand Trunk Railway Offices, or to

DAVID TORRANCE & CO.,
Exchange Court, Montreal.

Accountants, Agents, &c.
(For Legal Cards see other page.)

JAMES C. MACKINTOSH, BANKER AND BROKER, HALIFAX, N.S.

Special attention given to Investments in sound dividend-paying STOCKS and DEBENTURES.
Collectors made in all parts of the Maritime Provinces.

Business information afforded to customers.
166 HOLLIS STREET.

Guelph, Ont.

JOHN SMITH,
REAL ESTATE AND LOAN AGENT, ACCOUNTANT, &c.,
32 St. GEORGE'S SQUARE, GUELPH, ONT.
Assignments taken and Estates managed.

Montreal.

JOHN FAIR,
ACCOUNTANT, COMMISSIONER
For taking affidavits to be used in the Province of Ontario,
115 St. Francois Xavier Street, Montreal.

JOHN M. M. DUFF,
ACCOUNTANT & INSURANCE ADJUSTER,
Commissioner for Canada and New York, Pennsylvania, Massachusetts, Maine, Vermont and Illinois.
ISSUER OF MARRIAGE LICENSES,
115 ST. JAMES STREET, MONTREAL,
Opposite Post Office.

KENT & TURCOTTE,
Public Accountants & Auditors,
7 PLACE D'ARMES SQ.
Jacques-Cartier Bank Building, Montreal.
A. L. KENT, ALPHONSE TURCOTTE.

Oceanic Steamships.

Allan Line.



Under Contract with the Governments of Canada and Newfoundland for the Conveyance of the Mails.
1825. Winter Arrangements. 1885.

This Company's Lines are composed of the following Double Engine Clyde built IRON STEAMSHIPS. They are built in water-tight compartments, are unsurpassed for strength, speed and comfort, are fitted up with all the modern improvements that practical experience can suggest, and have made the fastest time on record.

Vessels.	Tonnage.	Commanders.
Numidian.....	6,100	Building.
Siberian.....	4,600	"
Carthaginian.....	4,600	"
Hanoverian.....	4,000	Capt. J. G. Stephen.
Parisian.....	5,400	James Wylie.
Sardinian.....	4,650	Lt. W. H. Smith, R. N. R.
Polynesian.....	4,100	R. Brown.
Sarmatian.....	3,800	John Graham.
Circassian.....	4,000	W. Richardson.
Caspian.....	3,650	Lieut. F. Archer, R. N. R.
Peruvian.....	3,400	Capt. Jos. Ritchie.
Nova Scotian.....	3,920	Mr. Dalziel.
Hibernian.....	3,450	Hugh Wylie.
Caspian.....	3,200	Lt. B. Thomson, R. N. R.
Austrian.....	2,750	Lieut. R. Barrett, R. N. R.
Prussian.....	3,000	Alex. McDougall.
Scandinavian.....	3,600	John Parks.
Siberian.....	4,600	Building.
Buenos Ayrean.....	3,500	Capt. R. P. Moore.
Corean.....	4,000	Barclay.
Grecian.....	3,600	C. E. LeGallais.
Manitoban.....	3,150	McNicol.
Canadian.....	2,600	C. J. Menzies.
Phœnician.....	2,800	J. Brown.
Waldensian.....	2,600	R. H. Hughes.
Lucerne.....	2,200	John Kerr.
Newfoundland.....	1,500	Mylius.
Acadian.....	1,350	F. McGrath.

The shortest Sea Route between America and Europe, being only five days between land to land.

The Steamers of the

Liverpool, Londonderry and Quebec Mail Service.
Sailing from Liverpool every THURSDAY, and from Quebec every SATURDAY, calling at Lough Foyle to receive on board and land Mails and Passengers to and from Ireland and Scotland, are intended to be despatched

FROM HALIFAX:

Parisian.....	Saturday, Jan. 31
Sarmatian.....	Saturday, Feb. 7
Polynesian.....	Saturday, " 14
Circassian.....	Saturday, " 21
Caspian.....	Saturday, " 28
Sardinian.....	Saturday, Mar. 7

Rates of Passage from Montreal via Halifax:
Cabin.....\$62.65, \$78.00 and \$88.00
(According to Accommodation.)
Intermediate.....\$40.00
Steerage.....At lowest rates.

The Steamers of the Halifax Mail Line, from Halifax to Liverpool, via St. John's, Nfld., are intended to be despatched as follows:—
FROM HALIFAX:
Nova Scotian.....Monday, Jan. 12
Sardinian.....Saturday, " 24

RATES OF PASSAGE BETWEEN HALIFAX AND ST. JOHNS:
Cabin.....\$20.00 | Intermediate.....\$15.00
Steerage.....\$6.00

Persons desirous of bringing their friends from Britain can obtain Passage Certificates at lowest rates.

An experienced surgeon carried on each vessel. Berths not secured until paid for.
Through Bills of Lading granted at Liverpool and Glasgow, and at Continental Ports, to all points in Canada and the Western States; via Halifax, Boston, Baltimore, Quebec and Montreal; and from all Railway Stations in Canada and the United States to Liverpool and Glasgow, via Baltimore, Boston, Quebec and Montreal.

For Freight, Passage or other information, apply to John M. Currie, 21 Quai d'Orleans, Havre; Alex. Hunter, 4 Rue Gluck, Paris; Aug. Schmitz & Co., or Richard Berns, Antwerp; Russ & Co., Rotterdam; C. Hugo, Hamburg; James Moss & Co., Bordeaux; Fischer & Behmer, Schusselkorb, No. 8, Bremen; Charley & Malcom, Belfast; James Scott & Co., Queenstown; Montgomerie & Workman, 17 Gracechurch St., London; James & Alex. Allan, 70 Great Clyde St., Glasgow; Allan Bros., James Street, Liverpool; Allans, Rae & Co., Quebec; Allan & Co., 73 La Salle Street, Chicago; H. Bourlier, Toronto; Love & Alden, 207 Broadway, New York, and 201 Washington Street, Boston, or to
H. & A. ALLAN,
State St., Boston, and 25 Common St., Montreal.