

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 WITTHALL, Esq., - - - Vice-President.  
George R. Renfrew, Esq.,  
JAMES STEVENSON, Esq., Cashier.  
Branches and Agencies in Canada:  
Ottawa, Ont. Toronto, Ont. Quebec, Ont.  
Montreal, Que. Throld, Ont. Three Rivers, Q.  
Agents in New York—Messrs. Maitland, Phelps & Co.  
Agents in London—The Bank of Scotland.

**Loan Societies.**

THE  
**Ontario Investment Associa'n**  
(LIMITED),  
OF LONDON, ONTARIO.

Capital Subscribed, - - - \$2,665,000.00  
Capital Paid-Up, - - - 700,000.00  
Reserve Fund, - - - 500,000.00  
Investments, - - - 2,500,000.00

Money to invest on Mortgages on Real Estate, Municipal and School Debentures, and other Public Securities. Agents in Great Britain:—Paulin, Sorley and Martin, 25 George St., Edinburgh.  
Head Office, London, Ontario.

HENRY TAYLOR, Manager. CHARLES MURRAY, President.

**Dominion Savings & Investment Soc.**

LONDON, ONTARIO.

Incorporated 1872.

Capital, - - - \$1,000,000.00  
Subscribed, - - - 1,000,000.00  
Paid-up, - - - 868,840.28  
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 London Loan Co'y of Canada.**

Subscribed Capital, \$600,700.00; Reserve and Contingent Fund, \$48,755.51; Assets, \$899,316.30.  
Directors—THOMAS KERR, President; JAS. OWREY, Vice-President; Thomas McCormick, Geo. D. Sutherland, J. A. Nelles, M.D., W. Puddicombe, Andrew Weldon.

Manager—MALCOLM J. KENT.  
Solicitors—Gibbons, McNab, Mulhern & Harper.  
Bankers—Merchants Bank of Canada.  
Applications are invited for an investment of \$100,000 Debentures at 5 p.c., interest payable half-yearly.

OFFICE—Albion Block, No. 433 Richmond Street, London, Ont.

THE CANADIAN  
**JOURNAL OF COMMERCE**  
FINANCE AND INSURANCE REVIEW

DEVOTED TO

Commerce, Finance, Insurance, Railways,  
Manufacturing, Mining and Joint  
Stock Enterprises.

Issued every Friday Morning. --

**SUBSCRIPTION:**

Subscription, - - - \$3 a year  
British Subscribers, - - - 10s. sig  
American " - - - \$3  
Single copies - - - 10c. each

Editorial and Business Offices:

Nos. 303 & 305 ST. JAMES STREET,  
MONTREAL.

M. S. FOLEY, Editor, Publisher and Proprietor.  
We do not undertake to return unused manuscripts.  
All payments to be made to headquarters at Montreal.

The Chartered Banks.

**THE FEDERAL BANK OF CANADA.**

HEAD OFFICE, - TORONTO.

Capital, - - - \$1,125,000  
Reserve, - - - 100,000

**Directors:**

S. NORDHEIMER, Esq., - - - PRESIDENT  
J. S. PLAYFAIR, Esq., - - - VICE-PRESIDENT  
Wm. Galbraith, Esq. Edward Gurney, Esq.  
B. Cronyn, Esq. H. E. Clarke, Esq., M.P.P.  
J. W. Langmuir, Esq.

G. W. YARKER, GENERAL MANAGER.

Branches:—Aurora, Chatham, Guelph, Kingston, London, Newmarket, Simcoe, St. Mary's, Strathroy, Tilsonburg, Toronto, Winnipeg and Yorkville.

New York, - American Exchange National Bank  
Boston, - The Maverick National Bank  
Great Britain, - The National Bank of Scotland

**ST. STEPHEN'S BANK.**

Incorporated 1836.

ST. STEPHEN, N.B.

Capital, - - - \$200,000  
Reserve, - - - 25,000

F. H. TODD, - - - President.  
J. F. GRANT, - - - Cashier.

**AGENTS.**

London—Messrs. Glynn, Mills, Currie & Co. New York—Bank of New York, N.B.A. Boston—Globe National Bank, Montreal—Bank of Montreal, St. John, N.B.—Bank of Montreal.  
Drafts issued on any Branch of the Bank of Montreal.

**COMMERCIAL BANK**

OF NEWFOUNDLAND.

ST. JOHNS, - - - NFL'D.

Established 1857. Incorporated 1858.

Capital, - - - \$306,000  
Reserve, - - - 60,000

HENRY COOKE, Manager.

H. D. CARTER, Chief Accountant.

Collections made on favorable terms.

Agents.—The London and Westminster Bank, London. New York—The National Bank of the Republic, Boston—The Atlas National Bank, Montreal—The Merchants Bank of Canada, Halifax: The Union Bank of Halifax.

**THE COMMERCIAL BANK OF MANITOBA.**

Authorized Capital, - - - \$1,000,000

**DIRECTORS.**

DUNCAN MACARTHUR, - - - President.  
Hon. John Sutherland, - - - Alexander Logan,  
Hon. C. E. Hamilton, - - - W. L. Boyle.

Deposits received and interest allowed. Collections promptly made. Drafts issued available in all parts of the Dominion. Sterling and American Exchange bought and sold.

**ENVELOPES**

STAMPED IN RELIEF COLORS

NO CHARGE FOR DIES.

**GEORGE BISHOP & CO.,**

69 St. James Street, Montreal.

THE  
**BELL TELEPHONE CO.**  
OF CANADA.

Incorporated by Act of Parliament, 1880.

President, - - - ANDREW ROBERTSON.  
Vice-President and Man. Director, - C. F. SISK.  
Secretary-Treasurer, - - - C. P. SCLATER.

This Company is now prepared to furnish Telephone Exchange facilities to Cities or Towns at reasonable rates, and to connect Cities and Towns with each other for Telephonic communication; also to build Private Lines, connecting Mills, Offices, Dwellings or other points which parties may desire to connect by Telephone.—For particulars address  
**THE BELL TELEPHONE COMPANY OF CANADA, -MONTREAL.**

The Chartered Banks.

**ONTARIO BANK.**

Capital Paid-Up, - - - \$1,500,000  
Reserve Fund, - - - 500,000

HEAD OFFICE, TORONTO.

DIRECTORS.—Sir Wm. P. HOWLAND, President;  
DONALD MACRAY, Esq., Vice-President; Hon. C. F. Fraser, G. M. Ross, Esq., R. K. Burgess, Esq., A. M. Smith, Esq., G. R. K. Cockburn, Esq.

C. HOLLAND, General Manager.

BRANCHES—Bowmanville, Guelph, Lindsay, Cornwall, Montreal, Mount Forest, Newmarket, Ottawa, Peterboro', Port Perry, Port Arthur, Whitby, Winnipeg, Man., and 476 Queen Street West, Toronto.

AGENTS—London, Eng.—Alliance Bank, Bank of Montreal, New York—The Bank of the State of New York; Messrs. Walter Watson and Alex. Lang. Boston—Tremont National Bank. Chicago—Bank of Montreal. Oswego—First National Bank. St. Paul—Merchants' National Bank. Nova Scotia—Peoples' Bank, Halifax. New Brunswick—Bank of Montreal, St. Stephen, N.B. P. E. Island—Merchants' Bank of Halifax at Charlottetown.

**ST. JOHNS BANK.**

L. MOLLEUR, President, St. Johns. W. BROSSEAU, Merchant, St. Johns, Vice-President. Jas. O'Caïn, Coal Merchant, St. Johns; Frs. Gosselin, Merchant, St. Alexandre. A. A. L. Brien, Notary, St. Alexandre.

PH. BAUDOIN, Manager.

HEAD OFFICE, - - - ST. JOHNS.

Branch—Napierville, J. Molleur, Agent.

Capital Subscribed, - - - \$540,000  
Authorized, - - - 1,000,000  
Capital Paid In - - - 220,420

Agents—Montreal, La Banque du Peuple; New York, Bank of Montreal; Boston, Maverick Nat. Bank.

**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, - - - 150,996.60  
Total Assets, - - - 3,170,880.41

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.

**THE FREEHOLD**

**Loan and Savings Company**

Cor. Church and Court Sts., Toronto.

Established in 1859.

Subscribed Capital, - - - \$1,876,000  
Capital Paid-Up, - - - 1,000,000  
Reserve Fund, - - - 445,000

PRESIDENT, - - - HON. WM. McMASTER.  
MANAGER, - - - HON. S. C. WOOD.  
INSPECTOR, - - - ROBERT ARMSTRONG.

Money loaned on Real Estate security.  
Deposits received and Debentures issued at current rates of interest.

**JAS. BAXTER & CO.,**

120 St. Francois Xavier St.,

MONTREAL.

Buy Notes, Diamonds, Bonds, Bullion, and all articles of value, and pay Prompt Cash. No Commission or Brokerage Business done

"NO MONEY LOANED."