

The Chartered Banks.

THE CANADIAN  
Bank of Commerce.

Head Office, - - - Toronto.  
Paid-up Capital - - - \$6,000,000  
Reserve - - - - - 1,400,000

DIRECTORS.

HON. WILLIAM McMASTER, President.  
WM. ELLIOTT, Esq., Vice-President.  
Noah Barnhart, Esq., James Michie, Esq.  
Hon. Adam Hope, T. Sutherland Stayer, Esq.  
George Taylor, Esq., Jno. J. Arnton, Esq.  
A. R. McMaster, Esq.  
W. N. ANDERSON, General Manager.  
B. E. WALKER, Inspector.

New York—J. G. Harper and J. H. Goadby, Agents  
Chicago—J. G. Orchard, Agent.

BRANCHES.

Barrie, Guelph, Sarnia,  
Belleville, Hamilton, Seaford,  
Berlin, London, Simcoe,  
Bramford, Lucan, Stratford,  
Chatham, Montreal, Strathroy,  
Collingwood, Norwich, Thorold,  
Owen Sound, Orangeville, Toronto,  
Galt, Ottawa, Walkerton,  
Goderich, Paris, Windsor,  
St. Catharines, Peterboro', Woodstock,  
St. Catharines

Commercial credits issued for use in Europe, the East and West Indies, China, Japan, and South America.

Sterling and American Exchange bought and sold. Collections made on the most favorable terms. Interest allowed on deposits.

BANKERS

New York—The American Exchange National Bank  
London, England—The Bank of Scotland.

IMPERIAL BANK  
OF CANADA.

Capital Authorized - - - - - \$1,000,000  
Capital Paid up - - - - - 884,945

DIRECTORS:

H. S. HOWLAND, Esq., President,  
T. R. MERRITT, Esq., Vice-President, St. Catharines,  
JOHN SMITH, Esq., T. R. WADSWORTH, Esq.  
HON. JAS. R. BENSON, WM. RAMSAY, Esq.,  
St. Catharines, R. CARLIE, Esq.,  
P. HONORS, Esq., JOHN FISKEN, Esq.,  
D. R. WILKIE, Cashier.

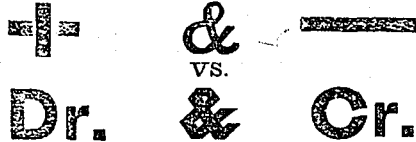
HEAD OFFICE—TORONTO.

BRANCHES—St. Catharines, Ingersoll, Port Colborne, Welland, St. Thomas, Dunnville, Fergus and Woodstock.

AGENTS IN: LONDON, ENG.—Bosanquet Salt Co.

AGENTS IN: NEW YORK—Bank of Montreal.

Gold and Currency Drafts on New York and Sterling Exchange bought and sold. Deposits received and interest allowed. Prompt attention paid to collections.



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Manual of Exhibit Bookkeeping,  
BY S. R. HOPKINS.

By this method in a few moments after the close of business, a person can know his exact financial condition, and by introducing vouchers have every item accurate, all without being a practical bookkeeper. Pronounced by those using it the "Perfection of simplicity and accuracy and worth ten times its weight in gold to every business house, bookkeeper or student."

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One good agent wanted in every town.

The Chartered Banks.

The Bank of Toronto.  
CANADA.

Incorporated 1855.

Capital, \$2,000,000. Reserve Fund, \$750,000.

DIRECTORS:

WILLIAM GOODERHAM, President.  
JAMES G. WORTS, Vice-President.  
WILLIAM CAWTHRA, GEORGE GOODERHAM,  
ALEX. T. FULTON, HENRY CAWTHRA,  
HENRY COVERT.

HEAD OFFICE, TORONTO.

DUNCAN COULSON, Cashier.  
HUGH LEACH, ASSISTANT CASHIER.  
J. T. M. BURNSIDE, INSPECTOR

BRANCHES

MONTREAL, J. Murray Smith, Manager; PETERBORO, J. H. Roper, Manager; COBURN, Joseph Henderson, Manager; PORT HOPE, W. R. Wadsworth, Manager; BARRIE, J. A. Strathay, Manager; ST. CATHARINES, E. D. Boswell, Manager; COLLINGWOOD, G. W. Hodgetts, Manager.

BANKERS.

LONDON, ENG., The City Bank; NEW YORK, National Bank of Commerce.

LA BANQUE NATIONALE.

HEAD OFFICE, QUEBEC.

CAPITAL AUTHORIZED . . . . . \$2,000,000  
" SUBSCRIBED . . . . . 2,000,000  
" PAID-UP . . . . . 2,000,000

DIRECTORS.

HON. E. CHINIC, President.  
HON. ISIDORETHIBAUBEAU, Vice-President.  
Hy. Atkinson, Esq. Ol. Robitaille, Esq., M.D.  
U. Tessier, jr. Joseph Hamel, Esq.

P. Vallee, Esq.

FRS. VEZINA, Cashier.  
Montreal Branch—J. B. Sancer, Manager.  
Sherbrooke—P. Lefrancois, Manager.  
Ottawa Branch—Sam. Benoit, Manager.  
Agents in New York—National Bank of the Republic  
England—National Bank of Scotland.  
Other agencies in all parts of the Dominion.

EASTERN TOWNSHIPS BANK.

AUTHORISED CAPITAL . . . . . \$1,500,000  
CAPITAL PAID IN May 15, 1879 . . . . . 1,381,568  
RESERVE FUND . . . . . 200,000

Board of Directors.

R. W. HENEKER, President.

Hon. T. LEE TERRILL Vice-President.

Hon. M. H. Cochran, G. N. Galer,

G. K. Foster, Hon. J. H. Pope.

A. A. Adams, Hon. G. G. Stevens.

T. S. Morey.

WM. FARWELL, General Manager.

Head Office—Sherbrooke, Que.

Branches.

Waterloo, Richmond,  
Coaticook, Stanstead,  
Cowansville, Granby.

Agents in Montreal—Bank of Montreal.

London, England—London & County Banks.

Boston—National Exchange Bank.

Collections made at all accessible points and promptly remitted for.

Private Banks.

W. MOWAT & SON,

BANKERS,

STRATFORD, ONT. [Established 1863.]

Transact a general banking business. Make a specialty of COLLECTING DRAFTS on business men in this town and vicinity at low rates, and prompt returns. Drafts issued on any banking town in Canada, and on New York, payable anywhere in the United States.

Agents in Canada: The Bank of Montreal. In United States: The Bank of New York, N.B.A.

Loan Societies.

THE HAMILTON  
Provident and Loan Society.

HON. ADAM HOPE, Senator—President.  
W. E. SANDFORD—Vice-President.

Capital (authorized to date) . . . . . \$1,000,000.00  
Subscribed Capital . . . . . 950,000.00  
Paid-up Capital . . . . . \$552,735  
Reserve and Contingent Fund. 125,323 978,057.00

Total Assets . . . . . 1,748,853.00  
MONEY ADVANCED on Real Estate on favorable terms of Repayments.

MONEY RECEIVED ON DEPOSIT, and interest allowed thereon at 5 per cent. per annum.

TEMPORARY OFFICE,

No. 23 St. James St, South Hamilton.

H. D. CAMERON,

Treasurer.

The Financial Association  
OF ONTARIO.

HEAD OFFICE, . . . LONDON.

The Association is usually in a position to supply investors with Municipal Debentures bearing from 6 to 7 per cent. interest, and the shares of Loan Companies yielding from 7 to 8 per cent. on purchase price. The Association does not guarantee either the principal or interest of these securities, but negotiates only such as are believed to offer the most ample security, best value and prospect of improvement; the characteristics of which are fully investigated before they are offered. Stock in the Association bearing 8 per cent. may also be had. Full particulars on application.

EDWARD Le RUEY,

Managing Director.

SECURITIES.	Montreal July 20.
Can. Government Debentures, 6 p. ct. 1877-80 . . . . .	105
Do. do. 5 per ct. . . . .	108 1/2 105
Do. do. 5 per ct., 1885. . . . .	108
Dominion 6 per ct. stock . . . . .	100 1/2
Dominion 5 per cent. Stock . . . . .	103 1/2 104
Montreal Harbor Bonds 6 p. c. . . . .	106 1/2 104
Do. Corporation 6 per ct. Bonds . . . . .	107
Do. 7 per ct. Stock . . . . .	127 1/2 125 1/2
Toronto City 6 per ct. . . . .	104 1/2 104 1/2
Co. Debentures, (Ont.) 20 years 6 per ct. Township Debentures, (Ont.) 6 per ct. . . . .	102

EXCHANGE.	Montreal July 20
Bank of London, 60 days . . . . .	\$ 1/2 to 3/4
Gold Drafts on New York . . . . .	parto to 1 1/2 prem

Share	Railway and other Stocks.	Pa	Quotations, London, July 20
100	Atlantic & St. Lawrence 5 1/2 p. c. . . . .	all	122
100	Do. 6 p. c. St. M. Bonds . . . . .	all	104
100	Do. do. 3rd Mort. 1891 . . . . .	all	103
100	Buffalo and Lake Huron 6 p. ct. 1st Mt . . . . .	all	113
100	Do. do. 5 1/2 p. 2nd Mort. . . . .	all	102
100	Do. Preference . . . . .	all	100
100	Can Central 5 p. 1st Mt Bds . . . . .	all	95
100	Canada Southern 1st Mort., 3 1/2 p. . . . .	all	101
100	Grand Trunk of Canada . . . . .	all	101
100	Do. Eq Mort Bds, 1st charge, 6 p. c. . . . .	all	105
100	Do. do. 2nd do do . . . . .	all	118
100	Do. do. 3rd do do . . . . .	all	104
100	Do. do. 2d 2nd Pref Stock . . . . .	all	75 1/2
100	Do. do. 3rd Pref Stock . . . . .	all	39
100	Do. 5 p. c. Pref Deb Stock . . . . .	all	101
200	Great Western of Canada . . . . .	all	14
100	Do do do 1890 . . . . .	all	104
100	Do 5 p. c. pref conv till Jan 1st, 1890 . . . . .	all	95
100	Do. Perpetual 5 p. c. Debenture Stock . . . . .	all	94
100	Hamilton and N. W. . . . .	all	35
100	N. of Canada 2 1/2 p. c. Stg. 1st Mort. . . . .	all	33
100	Do. do. 2nd do . . . . .	all	27
100	Do. 5 p. c. 1st Mort. . . . .	all	95
100	Northern Extension 6 p. c. . . . .	all	100
100	Do. do. 5 p. c. Imp Mort. . . . .	all	80
100	Well, Grey & Bruce, 7 p. c. Bds, 1st Mort . . . . .	all	25
-	T. G. & B. 6 p. c. bonds 1st mort. . . . .	-	101 1/2
-	St. Law. & Ont. 6 p. c. Bds . . . . .	-	104
-	Belch. Columbia, July, 1907 . . . . .	-	104
-	Can Gov 1879-81 . . . . .	-	104
-	Can Gov at 6 p. c. Jan and July 1877-80. . . . .	-	104
-	Do 6 p. c. 1881-4, Jan and July . . . . .	-	110
-	Do 5 p. c. 1885, Jan and July . . . . .	-	100
-	Do 5 p. c. Ins Stock . . . . .	-	104
-	Do Dom Stock of 1903, April and Oct. . . . .	-	110
-	Do Dominion Stock of 1904, 4 p. c. . . . .	-	100
-	Do. Do. 1904 Ins Stock 4 p. c. . . . .	-	100
-	New Brunswick 6 p. c. Jan and July . . . . .	-	106
-	Nova Scotia 6 p. c. 1886 . . . . .	-	108
-	Inshee 5 p. c. . . . .	-	108