

The Chartered Banks.

THE MOLSONS BANK.

INCORPORATED BY ACT OF PARLIAMENT, 1855.
 Paid-up Capital.....\$2,000,000
 Rest Fund.....1,100,000
 HEAD OFFICE,.....MONTREAL.

BOARD OF DIRECTORS.

JOHN H. B. MOLSON,.....President.
 B. W. Shepherd.....Vice-President.
 S. H. Ewing.....W. M. Ramsay.
 Henry Archibald.....Samuel Finley.

Sir D. L. Macpherson, K.C.M.G.
 F. WOLFESTAN THOMAS, General Manager.
 A. D. DURNFORD, Inspector.

BRANCHES.—Aylmer, Ont., Brockville, Clinton, Exeter, Hamilton, London, Meaford, Montreal, Morrisburg, Norwich, Owen Sound, Ridgeway, Smith's Falls, Sorel, P.Q., St. Hyacinthe, Que., St. Thomas, Toronto, Trenton, Waterloo, Ont., West Toronto Junction, Woodstock, Ont.

AGENTS IN CANADA—Quebec—La Banque du Peuple and Eastern Townships Bank. Ontario—Dominion Bank, Imperial Bank, Bank of Commerce. New Brunswick—Bank of N. B. Nova Scotia—Halifax Banking Co'y. Prince Edward Island—Merchants Bank of P.E.I., Summerside Bank. British Columbia—Bank of B. C. Manitoba—Imperial Bank. Newfoundland—Commercial Bank, St. John's.

Agents in Europe.—London—Alliance Bank (Ltd.), Messrs. Glyn, Mills, Currie & Co.; Messrs. Morton, Rose & Co. Liverpool—The Bank of Liverpool. Cork—The Munster and Leinster Bank, Ltd. Paris—Credit Lyonnais. Antwerp, Belgium—La Banque d'Anvers.

Agents in United States.—New York—Mechanics' National Bank; W. Watson and Alex. Lang, Agents. Bank of Montreal, Messrs. Morton, Bliss & Co. Boston—The State National Bank. Portland—Cascadia National Bank. Chicago—First National Bank. Cleveland—Commercial National Bank. Detroit—Commercial National Bank. Buffalo—Third National Bank. San Francisco—Bank of British Columbia. Milwaukee—Wisconsin Marine and Fire Ins. Co. Bank. Helena, Montana—First National Bank. Butte, Montana—First National Bank. Fort Benton, Montana—First National Bank. Toledo—Second National Bank. Collections made in all parts of the Dominion, and returns promptly remitted at lowest rates of exchange. Letters of Credit issued available in all parts of the world.

LA BANQUE DU PEUPLE.

ESTABLISHED 1885

Capital paid-up.....\$1,300,000
 Reserve.....400,000
 JACQUES GRENIER,.....President.
 J. S. ROUSSEAU,.....Cashier.
 WM. RICHER,.....Asst. Cashier.
 ARTHUR GAGNON.....Inspector.

BRANCHES.

Basile Ville, Quebec—P. B. Dumoulin.
 St. Roch—Lavoie.

Coaticook—J. B. Gendreau.
 Three Rivers—P. E. Paquette.
 St. John's, P.Q.—P. Beaudoin.
 St. Remi—O. Bedard.
 St. Jerome—J. A. Theberge.
 St. Catherine St. East—Albert Fournier.

FOREIGN AGENTS.

London, England—The Alliance Bank, Limited.
 New York—The National Bank of the Republic.

BANK OF BRITISH COLUMBIA.

Incorporated by Royal Charter, 1882.

CAPITAL PAID UP, - (\$200,000) \$3,000,000
 RESERVE FUND, - (200,000) 1,000,000
 LONDON OFFICE—28 Cornhill, London.

Branches at San Francisco, Cal.; Portland, Or.; Victoria, B.C.; New Westminster, B.C.; Vancouver, R.C.; Nanaimo, B.C.; Kamloops, B.C. Seattle, Tacoma, Washington.

Agents and Correspondents:
 IN CANADA—Bank of Montreal and Branches, Canadian Bank of Commerce, Imperial Bank of Canada, The Molsons Bank, Commercial Bank of Manitoba, and Bank of Nova Scotia.

IN UNITED STATES—Agents: Bank of Montreal, New York, Bank of Montreal, Chicago. Collections carefully attended to, and a general banking business transacted.

ST. STEPHEN'S BANK.

INCORPORATED 1886.

ST. STEPHEN'S, N. B.

Capital.....\$200,000
 Reserve.....35,000
 W. H. TODD,.....President.
 J. F. GRANT,.....Cashier.

AGENTS.

London—Messrs. Glyn, 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.

BANK OF YARMOUTH, YARMOUTH, N.S.

DIRECTORS.

T. W. JOHNS,.....Cashier.
 L. E. BAKER, President.
 C. E. BROWN, Vice-President.
 John Lovitt, Hugh Cann.

CORRESPONDENTS AT

Halifax—The Merchants Bank of Halifax.
 St. John—The Bank of Montreal.
 do The Bank of British North America.
 Montreal—The Bank of Montreal.
 New York—The National Citizens Bank.
 Boston—The Elliot National Bank.
 London, G.B.—The Union Bank of London.
 Gold and Currency Drafts and Sterling Bills of Exchange bought and sold.
 Deposits received and interest allowed.
 Prompt attention given to collections.

The Chartered Banks.

UNION BANK OF CANADA.

DIVIDEND NO. 48.

NOTICE IS HEREBY GIVEN THAT A

DIVIDEND OF THREE PER CENT.

Upon the Paid-up Capital Stock of this Institution has been declared for the current half-year, and that the same will be payable at the Bank and its Branches on and after

FRIDAY, JANUARY 2nd, 1891.

The Transfer Books will be closed from the 17th to the 31st December, both days inclusive.

By order of the Board,

E. E. WEBB, Cashier.

Quebec, Nov. 25th, 1890.

BANK OF NOVA SCOTIA

INCORPORATED 1882.

Capital Paid-up.....\$1,114,300
 Reserve Fund.....560,000

DIRECTORS.

JOHN DOULL,.....President.
 ADAM BURNS,.....Vice-President.
 DANIEL CRONAN,.....JACOBUS HART.
 JOHN Y. PAYZANT.

HEAD OFFICE,.....HALIFAX, N.S.

THOMAS FYSHE, Cashier.
 Agencies in Nova Scotia—Amherst, Annapolis, Bridgetown, Canning, Digby, Kentville, Liverpool, New Glasgow, North Sydney, Oxford, Pictou, Stellarton, Westville, Yarmouth.

In New Brunswick—Campbellton, Chatham, Fredericton, Moncton, Newcastle, St. John, St. Stephen, St. Andrews, Sussex, Woodstock.

In P. E. Island—Charlottetown and Summerside.

In U. S.—Minneapolis, Minn.

In Quebec—Montreal.

In West Indies—Kingston, Jamaica.

Collections made on favorable terms and promptly remitted for.

HALIFAX BANKING CO.

INCORPORATED 1872.

Authorized Capital.....\$1,000,000
 Capital Paid-up.....500,000
 Reserve Fund.....130,000

HEAD OFFICE,.....HALIFAX, N.S.

W. L. PITCAITHLY,.....Cashier.

DIRECTORS.

ROBIN UNIAKE, President.
 L. J. MORTON, Vice-President.

Thomas Bayne, F. D. Corbett, Jas. Thomson.

BRANCHES—Nova Scotia: Halifax, Amherst, Antigonish, Barrington, Bridgewater, Lockport, Lunenburg, New Glasgow, Pictou, Springhill, Truro, Windsor. New Brunswick: Pictou, Sackville, St. John.

CORRESPONDENTS—Ontario and Quebec—Molsons Bank and Branches, New York—Messrs. Kidder, Peabody & Co. Boston—Suffolk National Bank, London, Eng., Alliance Bank, (Limited).

THE PEOPLE'S BANK OF NEW BRUNSWICK.

FREDERICTON, N.B.

INCORPORATED BY ACT OF PARLIAMENT, 1884.

A. F. RANDOLPH,.....President.
 J. W. SPURDEN,.....Cashier.

FOREIGN AGENTS.

London—Union Bank of London.
 New York—Fourth National Bank.
 Boston—Elliot National Bank.
 Montreal—Union Bank of Lower Canada.

The Chartered Banks.

BANK OF HAMILTON.

Capital (all paid up).....\$1,000,000
 Reserve Fund.....450,000

HEAD OFFICE,.....HAMILTON.

DIRECTORS:

JOHN STUART, President.
 A. G. RAMSAY, Vice-President.
 John Proctor, George Roach,
 Charles Gurney, A. T. Wood.

A. B. Lee, (Toronto.)
 J. TURNBULL,.....Cashier
 H. S. STEVEN,.....Assistant Cashier.

BRANCHES:

Alliston, Listowel, Owen Sound, Toronto,
 Chesley, Milton, Port Elgin, Wingham
 Georgetown, Orangeville, Simcoe.

CORRESPONDENTS IN UNITED STATES.
 New York—Fourth National Bank and Bank of Montreal, Buffalo, Marine Bk. of Buffalo, Detroit—Detroit National Bank, Chicago—Union Nat'l Bk.

CORRESPONDENTS IN BRITAIN.
 National Provincial Bank of England, (Ltd.) Collections effected at all parts of the Dominion of Canada at lowest rates. Careful attention given and prompt returns made.

MERCHANTS' BANK OF HALIFAX.

Capital Paid-up.....\$1,100,000
 Reserve Fund.....275,000

Board of Directors.

THOMAS E. KENNY, M.P.,.....PRESIDENT.
 THOMAS RITCHIE,.....VICE-PRESIDENT.
 Michael Dwyer, Wiley Smith.
 Henry G. Bauld, H. H. Fuller.

Head Office—HALIFAX. D. H. DUNCAN, Cashier.
 Branch—MONTREAL. E. L. PEARSE, Manager.

Agencies in Nova Scotia.
 Antigonish, Lunenburg, Sydney.
 Bridgewater, Maitland, (Hants Co.) Truro.
 Guysboro, Pictou, Weymouth
 Londonderry, Port Hawkesbury.

Agencies in New Brunswick.
 Bathurst, Kingston, (Kent Co.) Sackville.
 Fredericton, Moncton, Woodstock.
 Dorchester, Newcastle.

Agencies in P. E. Island.
 Charlottetown, Summerside.
 In Island of Miquelon, St. Pierre.

CORRESPONDENTS:

Dominion of Canada, Merchants' Bank of Canada
 Newfoundland, Union Bk. of Newfoundland
 New York, Chase National Bank.
 Boston, National Hide & Leather Bk.
 London, Eng., Bank of Scotland.
 Paris, France, Imperial Bank, Limited.
 C. Lafontaine, Martinet & Cie.

Collections made at lowest rates, and promptly remitted for. Telegraphic Transfers and Drafts issued at current rates.

BANK OF OTTAWA, OTTAWA.

Capital (all paid up).....\$1,000,000
 Rest.....400,000

JAMES McLAUREN, Esq., President.
 CHARLES MAGEE, Esq., Vice-President

DIRECTORS.

R. Blackburn, Esq., Hon. George Bryson, Alexander Fraser, Esq., Geo. Hay, Esq., John Mather, Esq., GEORGE BURN,.....Cashier.

BRANCHES.

Arnprior, Carleton Place, Keewatin, Pembroke, Winnipeg, Man.

Agents in Canada, New York and Chicago—Bank of Montreal. Agents in London, Eng.—Alliance Bank

THE COMMERCIAL BANK OF MANITOBA.

Authorized Capital.....\$2,000,000
 Subscribed.....700,700
 Paid Up.....451,000

DIRECTORS.

D. MACARTHUR, President.
 R. T. ROSEBY, Vice Pres. and Act'g Manager.
 Hon. A. C. La Rivier, M.P., Alex. Logan,
 Hon. C. A. Boulton, Senator, Geo. H. B. Revel,
 Norman Matheson.

A. A. Jackson, Accountant.
 Branches at Portage La Prairie, H. Fisher, Manager; Morden, C. R. Dansford, Manager; Minnedosa, C. F. Grant, Acting Manager; Virden, Robt. Adamson, Manager.

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

THE NATIONAL BANK OF SCOTLAND LIMITED.

INCORPORATED BY ROYAL CHARTER AND ACT OF PARLIAMENT.

ESTABLISHED 1826.

HEAD OFFICE,.....EDINBURGH.

Capital, £5,000,000 Sterling. Paid-up, £1,000,000 Sterling. Reserve Fund, £700,000 Sterling.

LONDON OFFICE—37 NICHOLAS LANE, LOMBARD STREET, E.C.

CURRENT ACCOUNTS are kept agreeably to usual custom.
 DEPOSITS at interest are received.
 CIRCULAR NOTES and LETTERS OF CREDIT available in all parts of the world are issued free of charge.
 The Agency of Colonial and Foreign Banks is undertaken and the Acceptances of Customers residing in the Colonies, domiciled in London, retired on terms which will be furnished on application, All other Banking business connected with England and Scotland is also transacted.
 JAMES ROBERTSON, Manager in London.