

The Chartered Banks.

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 Mont-
real. St. John, N.B.—Bank of Montreal.

BANQUE D'HOCHELAGA.

Capital Paid-Up, .. . \$710,100.
Reserve Fund, .. . 270,000.

DIRECTORS.

F. X. ST. CHARLES, .. . President.
Che. Chaput, .. . J. D. Rolland, .. . J. A. Vallancourt
M. J. A. FRENDEGAST, .. . Manager
C. A. OUBOUX, .. . Assistant Manager
A. W. BLOUNT, .. . Inspector

Head Office, Montreal.

BRANCHES—Three Rivers, P. Q.; Joliette, P. Q.;
Sorel, P. Q.; Valleyfield, P. Q.; Louiseville, P. Q.;
Vanhook 1111, Ont.; Winnipeg, Man.; Montreal,
1376 St. Catherine St. E., Notre Dame St. West.
CORRESPONDENTS—London, Eng.—The Clydesdale
Bank (Limited), Paris, France—Credit
Lyonnais, Credit Industriel et Commercial, Comptoir
National d'Escompte de Paris, Societe Generale,
Belgium, Brussels—Credit Lyonnais. Ant-
werp—Banque Centrale Anversoise, Berlin, Ger-
many—Dutch Bank. New York—National Park
Bank, Importers and Traders' National Bank and
Messrs. Ladenburg, Thalmann & Co. Boston—
National Bank of Redemption, Third National Bank.
Chicago—National Live Stock Bank. Illinois Trust
and Savings Bank.

Collections made throughout Canada at the
cheapest rates. Letters of credit issued available
in all parts of the world. Interest on Deposits
allowed in Savings Department.

Traders Bank of Canada

(Incorporated by Act of Parliament 1885).

Authorized Capital, .. . \$1,000,000
Capital Paid-Up, .. . 607,400
Reserve Fund, .. . 85,000

Board of Directors:

WM. Bell, Esq., of Guelph, .. . President.
C. D. Warren, Esq., .. . Vice-President.
W. J. GAGE, Esq., .. . JOHN DRYNAN, Esq.,
J. W. DOWN, Esq., .. . ROBT. THOMSON, Esq.,
of Hamilton.

Head Office,

Toronto.

H. S. STRATHY, .. . General Manager.
J. A. M. ALLEN, .. . Inspector.

BRANCHES:

Aylmer, Ont., .. . Hamilton, .. . Ridgetown,
Drayton, .. . Ingersoll, .. . Sarnia,
Blain, .. . Leamington, .. . Strathroy,
Hancock, .. . Orillia, .. . St. Mary's,
Guelph, .. . Port Hope, .. . Tilsonburg,
Windsor.

BANKERS.

Great Britain—The National Bank of Scotland.
New York—The American Exchange Nat. Bank.
Montreal—The Quebec Bank.

HALIFAX BANKING CO.

Incorporated 1872.

Capital Paid-Up, .. . \$500,000
Reserve Fund, .. . 250,000

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

DIRECTORS:

ROMIE UNIACKE, .. . President.
L. J. MURTON, .. . Vice-President.
F. D. Corbett, James Thomson, C. W. Anderson
H. N. WALLACE, .. . Cashier.

AGENCIES—Nova Scotia: Halifax, Amherst, Ant-
igonish, Barrington, Bridgewater, Canning, Locke-
port, Lunenburg, New Glasgow, Parreboro, Shel-
burne, Springhill, Truro, Windsor. New Brun-
swick: Sackville, St. John.

CORRESPONDENTS—Ontario and Quebec—Molson's
Bank and Branches. New York—Fourth National
Bank of the City of New York. Boston—Suffolk
National Bank. London, England—Larr's Bank-
ing Co. and the Alliance Bank, Ltd.

Western Bank Note Co'y

CHICAGO, ILL., U. S. A.

Incorporated A. D. 1864.

Engravers and Printers of Bank
Notes, Bonds, Share Certificates,
Stamps, Drafts, Bills of
Exchange, &c.

Fire-Proof Building and every Safeguard

Loan Societies.

THE CENTRAL CANADA

Loan and Savings Company.

TORONTO.

Notice is hereby given that a quarterly dividend
of one and one-half (1 1/2) per cent. for the current
three (3) months, being at the rate of six per cent.
(6 p.c.) per annum, has this day been declared upon
the Paid-up Capital Stock of this institution, and
that the same will be payable at the Offices of the
Company, in this City, on and after

WEDNESDAY, THE SECOND DAY OF
JANUARY NEXT.

The transfer books will be closed from the 17th to
the 31st day of December, both days inclusive.

By order of the Board,

E. R. WOOD, Secretary.

The Dominion Savings
& Investment Society
DIVIDEND No. 45.

Notice is hereby given that a Dividend of Three
Per Cent. upon the paid up capital stock of this
Society has been declared for the current half year
and that the same will be payable at the offices of
the Society, opposite the City Hall, Richmond
Street, London, on and after the

SECOND DAY OF JANUARY, 1895.

The Transfer books will be closed from the 15th
to the 31st December instant, both days inclusive.

N. MILLS,

London, December 14th, 1894. .. . Manager.

THE HAMILTON
Provident and Loan Society
Dividend No. 47

Notice is hereby given that a dividend of Three and
a half per cent. upon the paid up capital stock of
the Society, has been declared for the half year
ending Dec. 31st, 1894, and that the same will be
payable at the Society's Banking House, Hamilton,
Ont., on and after WEDNESDAY, the SECOND
DAY OF JANUARY, 1895.

The Transfer Books will be closed from the 15th
to 31st Dec., 1894, both days inclusive.

H. D. CAMERON,

Nov. 21st, 1894. .. . Treasurer.

Western Loan and
Trust Co'y, Ltd.

Assets over \$950,000.00.

94 St. Francois Xavier St., Montreal, P. Q.

Hon. A. W. Ogilvie, .. . President.
J. S. Bousquet, Esq., .. . Vice-President.
[Manager La Banque du Peuple.]

The Company acts as agents for financial and
commercial negotiations.

The Company acts as agents for the collection of
rents, interest and dividends.

The Company acts as agents for the investment of
money in every class of securities, either in the
name of the investor or in the name of the Company
at the risk of the investor, or guaranteed by
the Company, both as to principal and interest.

For particulars apply to the MANAGER,

W. BARCLAY STEPHENS.

J. DUNCAN DAVISON

114 St. James Street, Montreal,
(Care R. G. Dun & Co.)

COMMISSIONER

For Following Provinces:

Ontario, Quebec, Manitoba, New Brunswick,
Nova Scotia and Prince Edward Island.

E. L. ETHIER & CO.,

Billiard Table
and Bowling Alley Balls
Manufacturers and
Importers.

Do all kinds of work in
the Billiard line.

88 St. Denis Street,
MONTREAL.

Telephone 6057.
Branch Store: Ottawa.



Oceanic Steamships.

ALLAN LINE
ROYAL MAIL STEAMSHIPS.



Liverpool, Londonderry, Quebec and
Montreal Royal Mail Service.

From Liverpool Steamship From Montreal From Quebec
25 Oct. Parisian 10 Nov. 11 Nov.
1 Nov. Mongolian 17 Nov. 18 Nov.
Last sailing of the season. Steamers are des-
patched from Montreal at daylight on the day of
sailing, and sail from Quebec at 9.00 a.m. Sundays.
After this date the Mail Service will be continued for
the Winter 1894-95, from Portland and Halifax,
as under.

Liverpool, Halifax and Portland
Royal Mail Service.

From Liverpool Steamship From Portland From Halifax
15 Nov. State of California 24 Nov.
29 " Laurentian 6 Dec. 8 Dec.
29 " Numidian 20 " 22 "
13 Dec. Mongolian 3 Jan. 5 Jan.
27 " Laurentian 17 " 10 "
10 Jan. Numidian 31 " 2 Feb.
21 " Mongolian 14 Feb. 16 "

The Saloons and Staterooms are in the central
part where least motion is felt. Electricity is used
for lighting the ships throughout, the lights being
at the command of the passengers at any hour of
the night. Music rooms and Smoking room on the
promenade deck. The Saloons and Staterooms are
heated by steam.

RATES OF PASSAGE.

Cabin, \$50 and upwards, according to Steamer,
location of and number of persons in Stateroom.
Second Cabin, \$30, return, \$55.
Steerage to or from Liverpool, London, Glasgow,
Belfast or Londonderry, \$15.

London, Quebec and Montreal
Service.

From London Steamships From Montreal
23 Oct. Austrian 10 Nov.
30 " Roesarian 17 "
Last sailing of the season.
No passengers carried by this service.

Glasgow, Quebec and Montreal
Service.

From Glasgow Steamships From Montreal
27 Oct. Pomeranian 14 Nov.
31 " Buenos Ayren 17 "

Rates of Passage from Glasgow to Montreal—
Cabin, \$45 and \$50; Second Cabin, \$25; Steerage, \$15.
No passengers carried on the East bound voyage.
Second Cabin and Steerage are booked by the Mail
Service to Liverpool, and are supplied with rail
tickets to Glasgow without extra charge.

Glasgow, Londonderry and New
York Service.

(Late State Line of Steamers.)

From New Pier foot of W. 21st Street, New York.

From Glasgow Steamship From New York
25 Oct. State of Nebraska 4 Nov. 1.00 pm
2 Nov. *Peruvian 16 " 2.00 pm.
9 " State of California 22 "
16 " *Norwegian 6 Dec.
23 " *Greician 13 "
30 " State of Nebraska 20 "
7 Dec. *Peruvian 27 "

And weekly thereafter. Steamers with a * will
not carry passengers from New York.

The Steamships State of California and State of
Nebraska are lighted throughout by electricity, and
have excellent accommodation for all classes of pas-
sengers.

Rates: First Cabin, \$40 to \$60. Second Cabin, \$25,
Return, \$50. Steerage to or from Glasgow, Belfast,
Derry or Liverpool, \$10.

Outfit for Steerage passengers furnished free.

Glasgow, Liverpool, St. Johns, Hal-
ifax & Philadelphia Royal Mail
Service.

Table with columns: From Glasgow, From Liverpool to St. Johns, From St. Johns to Halifax & Philadelphia on or about, Steamships, From Philadelphia to St. Johns, From St. Johns to Glasgow. Rows include dates and ship names like Carthaginian, Korean, Siberian, etc.

Passengers carried from Liverpool to St. Johns
and Halifax, and from St. Johns to Halifax and
Halifax to Philadelphia. From Philadelphia to St.
Johns and St. Johns to Glasgow.

*The Korean does not carry passengers from Phil-
adelphia to St. Johns. Steamers sail from Halifax
to Philadelphia two days after leaving St. Johns.