

The Chartered Banks.

BANK OF HAMILTON

J. TURNBULL, General Manager.
 HEAD OFFICE, HAMILTON, ONT.
 CAPITAL \$2,235,000
 RESERVE 2,235,000
 TOTAL ASSETS 26,500,000

DIRECTORS:
 HON. WM. GIBSON, President.
 John Proctor, Hon. John S. Hendrie,
 George Rutherford, Cyrus A. Birge,
 Charles C. Dalton, Toronto.
 J. TURNBULL, Vice-Pres. and Gen. Man.
 H. M. WATSON, Assist. Gen. Mgr. and Supt.
 of Agencies.

BRANCHES:
 Abernethy, East End, Orangeville,
 N.W.T. Deering, Br., Owen Sound,
 Alton, Hamiota, Man., Palmerston,
 Atwood, West End, Pilot Mound, M.
 Battleford, N.W.J. Hagersville, Plum Coulee, M.
 Berlin, Indian Head, Port Elgin,
 Beamsville, N.W.T. Port Rowan,
 Blyth, Jarvis, Ripley,
 Brandon, Man. Kamloops, B.C. Roland, Man.
 Brantford, Listowel, Saskatoon,
 Carberry, Man. Lucknow, N.W.T.
 Carman, Man. Manitou, Man. Simcoe,
 Chesley, Melfort, N.W.T. Southampton,
 Delhi, Midland, Stonewall, M.
 Dundas, Milton, Teeswater,
 Dundalk, Mitchell, Toronto,
 Dunnville, Minnedosa, M. Toronto Junc.
 Fernie, B.C. Miami, Man. Queen & Spadina
 Fordwich, Moorefield, Ont. Br.,
 Georgetown, Moose Jaw, Vancouver, B.C.
 Gladstone, M. N.W.T. Wingham,
 Grimsby, Morden, Man. Winnipeg, M.
 Gorrie, Niagara Falls, Winnipeg, Grain
 Hamilton, Niagara Falls, Exchange Br.
 Barton St., South, Winkler, Man.
 Wroxeter,

Correspondents in United States—New York—
 Hanover National Bk and Fourth National Bk.
 Boston—International Trust Co. Buffalo—Marine
 National Bank. Chicago—Continental Nat'l Bank
 and First National Bank. Detroit—Old Detr t
 National Bank. Kansas City—National Bank of
 Commerce. Philadelphia—Merchants National
 Bank. St. Louis—Third National Bank. San
 Francisco—Crocker-Woolworth National Bank.
 Correspondents in Great Britain:—National
 Provincial Bank of England, Ltd. Collections
 effected in all parts of Canada, promptly and
 cheaply. Correspondence solicited.

The Chartered Banks.

BANQUE d'HOCHELAGA

Capital Subscribed \$2,000,000
 Capital Paid-up \$2,000,000
 Reserve Fund \$1,200,000

DIRECTORS:
 F. X. St. Charles, R. Bickerdike,
 President, M.P., Vice-President.
 Hon. J. D. Rolland, J. A. Vaillancourt, Esq.,
 and Alphonse Turcotte, Esq.,
 M. J. A. Prendergast, Gen'l Manager.
 C. A. Giroux, Manager.
 F. G. Leduc, Assistant Manager.
 O. E. Dorais, Inspector.

Head Office, Montreal.
 BRANCHES:
 Joliette, P.Q., Pt. St. Chas., Montreal.
 Louiseville, P.Q., 1303 St. Catherine, "
 Quebec, 1756 St. Catherine, "
 Quebec, St. Roch's, 2217 Notre Dame, "
 Ste. Martine, P.Q., Hochelaga, "
 Sorel, P.Q., St. Henry, "
 Sherbrooke, P.Q., Three Rivers, P.Q.
 Valleyfield, P.Q., St. Boniface, Man.
 Vankele Hill, Ont. Winnipeg, Man.
 St. Jerome, P.Q.

CORRESPONDENTS—National Park Bank, National
 Bank of N. America, National City Bank,
 Importers & Traders' National Bank, Mchts. National
 Bank, MM. Ladenburg, Thalmann & Co.,
 MM. Heidelbach, Ickelheimer & Co., MM. Kountze
 Bros., New York International Trust Co., National
 Bank of Redemption, National Shawmut
 Bank, Boston, Philadelphia National Bank, The
 Fourth Street National Bank, Philadelphia, National
 Live Stock Bank, Illinois Trust and Savings
 Bank, Chicago. The Clydesdale Bank
 (Limited), Credit Lyonnais de Paris, Credit In-
 dustriel & Commercial, Comptoir National d'Es-
 compte de Paris, London, Eng. Credit Lyon-
 nais, Societe Generale, Credit Industriel & Com-
 mercial Comptoir National d'Escompte de Paris,
 Paris, France, Credit Lyonnais, Brussels, Bel-
 gium. Deutsche Bank, Berlin, Germany. Banque
 Imp. Royale & Priv. des Pays Autrichiens, Vi-
 enna, Austria. Banque de Rotterdam, Rotter-
 dam, Holland.
 Letters of credit issued available in all parts
 of the world.
 Interest on deposits allowed in Savings Depart-
 ment.

The Chartered Banks.

THE WESTERN BANK OF CANADA

HEAD OFFICE, OSHAWA, ONT.
 Capital Authorized \$1,000,000
 Capital Subscribed 500,000
 Capital Paid-up 500,000
 Rest Account 250,000

BOARD OF DIRECTORS:
 John Cowan, Esq., President.
 Reuben S. Hamlin, Esq., Vice-President.
 W. F. Cowan, Esq., W. F. Allan, Esq.,
 Robert McIntosh, M.D., J. A. Gibson, Esq.,
 Thomas Patterson, Esq.,
 T. H. McMillan, Cashier.

BRANCHES.—Caledonia, Elmvalle, Midland,
 New Hamburg, Penetanguishene, Paisley,
 Pickering, Plattsville, Port Perry, Sunderland,
 Tavistock, Tilsonburg, Wellesley, Whitby.
 Drafts on New York and Sterling Exchange
 bought and sold. Deposits received and interest
 allowed. Collections solicited and promptly
 made.
 Correspondents at New York and in
 Canada—Merchants Bank of Canada. London,
 England—Royal Bank of Scotland.

Provincial Bank of Canada

Head Office—Montreal, No. 7 Place d'Armes.

BOARD OF DIRECTORS.
 M. G. N. Ducharme, capitalist, of Montreal,
 President.
 M. G. B. Burland, industrial, of Montreal,
 Vice-President.
 Hon. Louis Beaubien, Ex-Minister of Agricul-
 ture, Director.
 M. H. Laporte, of the firm Laporte, Martin &
 Cie., Director.
 M. S. Carsley, proprietor of the firm "Carsley,"
 Montreal, Director.
 M. Tancrede Bienvenu, General Manager.
 M. Ernest Brunel, Assistant-Manager.
 M. A. S. Hamelin, Auditor.

BRANCHES:
 Montreal:—316 Rachel St., corner St. Hubert's;
 Carsley Store; 271 Roy St., St.
 Louis de France; Eastern Abat-
 toirs; 1138 Ontario St., corner Panet.
 Berthierville, P.Q.; D'Israeli, P.Q.; Pierreville,
 P.Q.; St. Anselme, P.Q.; St. Guillaume, d'Up-
 ton, P.Q.; Ste. Scholastique, P.Q.; Terrebonne,
 P.Q.; Valleyfield, P.Q.
 BOARD OF CENSORS, SAVINGS DEPARTMENT
 Sir Alexandre Lacoste, Chief Justice, President.
 Doctor E. Persillier-Lachapelle, Vice-President
 Hon. Alf. A. Thibaudeau, of the firm Thibaudeau
 Bros., Montreal.
 Hon. Lomer Gouin, Minister of Public Works
 and Colonization of the Province.
 Doctor A. A. Bernard and Hon. Jean Girouard
 Legislative Councillor.

SAVINGS DEPARTMENT.
 Issue "Special certificate of deposits" at a rate
 of interest arising gradually to 4 per cent. per
 annum, according to terms.
 Interest of 3 per cent. per annum paid on de-
 posits payable on demand.

The Quebec Bank

HEAD OFFICE QUEBEC
 Founded 1818. Incorporated 1822.
 Capital Authorized.....\$3,000,000
 Capital Paid Up.....\$2,500,000
 Rest\$1,050,000

DIRECTORS:
 JOHN BREAKAY, President.
 JOHN T. ROSS, Vice-President.
 Gaspard Lemoine, W. A. Marsh, Vesey Boswell,
 F. Billingsley, Edson Fitch.
 THOMAS McDUGALL, Gen. Manager.

BRANCHES:
 Quebec, St. Peter St. Thorold, Ont.
 Do. Upper Town, Three Rivers, Que.
 Do. St. Roch, Toronto, Ont.
 Montreal, St. James St. Shawenag Falls, Q.
 Do. St. Catherine St E Sturgeon Falls, Ont.
 Ottawa, Ont. St. George, Beauce, Q.
 St. Romuald, Q. St. Henry, Que.
 Thetford Mines, Que. Victoriaville, Que.
 Pembroke, Ont. L'Epiphanie, P.Q.

AGENTS:
 London, England.—Bank of Scotland.
 Albany, U.S.A.—New York State National Bk.
 Boston—National Bank of the Republic.
 New York, U.S.A.—Agents Bank of British
 North America; Hanover National Bank.

A
 All Banking Business entrusted to our
 keeping receives the most careful
 attention.

Eastern Townships Bank
 HEAD OFFICE:
 SHERBROOKE, QUE.
 FORTY-FIVE Branches in CANADA.
 Correspondents in all parts of the world

Capital, - - - \$3,000,000
 Reserve, - - - 1,500,000

WM. FARWELL, President.
 JAS. MACKINNON, General Manager.

La Banque Nationale

HEAD OFFICE: QUEBEC.

Capital.. . . . \$1,500,000
 Reserve Funds.. . . . 500,000
 Undivided Profits. 83,166.26
 Paid in Dividends. 90,000

SIX PER CENT. Interest paid on the
 stock.
 THREE PER CENT. Interest paid on
 the deposits.
 TWENTY-NINE Branches in the Pro-
 vince.
 GREATEST FACILITY to transact
 business afforded to every one.
 SKILFUL STAFF devoted to the in-
 terest of the clients.

BOARD OF DIRECTION.
 RODOLPHE AUDETTE, President.
 HON. JUDGE A. CHAUVEAU, Vice-
 President
 Victor Chateauvert, Nazaire Fortier,
 J. B. Laliberte, Narcisse Rioux,
 Victor Lemieux.
 P. LAFRANGE, Manager.
 N. LAVOIE, Inspector.

ST. STEPHEN'S BANK

Incorporated, 1886.
 St. Stephen, N.B.
 CAPITAL \$200,000
 RESERVE 45,000
 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.
 Drafts issued on any branch of the Bank of
 Montreal.

THE JOURNAL OF COMMERCE
 FINANCE AND INSURANCE REVIEW
 DEVOTED TO
 Commerce, Finance, Insurance, Rail-
 ways, Manufacturing, Mining and
 Joint Stock Enterprises.
 ISSUED EVERY FRIDAY MORNING.

SUBSCRIPTION.
 Montreal Subscribers \$3 a year
 Elsewhere in Canada \$2 a year
 British Subscribers £1 Stg.
 American " \$3 a year
 Single Copies 25c each
 Extra " (5 to 50) 20c "
 " " (50 to 100) ... 15c "
 " " (100 and over) 10c "

Editorial and Business Offices:
 M. S. FOLEY,
 132 ST. JAMES ST., MONTREAL.
 Editor, Publisher and Proprietor.
 We do not undertake to return
 unused manuscripts.