

THE BANK OF MONTREAL
INCORPORATED BY ACT OF PARLIAMENT, 1855.
Capital Paid-up \$5,799,200
Reserve Fund 2,135,000

HEAD OFFICE, MONTREAL.
BOARD OF DIRECTORS.
 JOHN H. R. MOLSON, President
 R. W. Shepherd, Vice-President
 Sir D. L. Macpherson, K.C.M.G. S. H. Ewing
 W. M. Ramsay, Henry Archbald
 F. WOLFFSTAN THOMAS, General Manager
 A. D. DURNFORD, Inspector

BRANCHES.—Aylmer, Ont., Brockville, Clinton, Exeter, Hamilton, London, Meaford, Montreal, Morrisburg, Norwich, Owen Sound, Ridgetown, 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 of Canada, Canadian Bank of Commerce, New Brunswick-Bank of New Brunswick, Nova Scotia—Halifax Banking Co'y, Prince Edward Island—Bank of Nova Scotia, Summerside Bank, British Columbia—Bank of British Columbia, Manitoba—Imperial Bank of Canada, Newfoundland—Commercial Bank of Newfoundland, St. John's, Agents in Europe.—London—Alliance Bank (Ltd.), Messrs. Glyn, Mills, Currie & Co.; Messrs. Morton, Rose & Co. Liverpool—The Bank of Liverpool, 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—Merchants' National Bank, Portland—Casco National Bank, Chicago—First National Bank, Cleveland—Commercial National Bank, Detroit—Commercial National Bank, Buffalo—Bank of Buffalo, 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.

THE MOLSONS BANK.
INCORPORATED BY ACT OF PARLIAMENT, 1855.
Paid-up Capital \$2,000,000
Reserve Fund 1,075,000

HEAD OFFICE, MONTREAL.
BOARD OF DIRECTORS.
 JOHN H. R. MOLSON, President
 R. W. Shepherd, Vice-President
 Sir D. L. Macpherson, K.C.M.G. S. H. Ewing
 W. M. Ramsay, Henry Archbald
 F. WOLFFSTAN THOMAS, General Manager
 A. D. DURNFORD, Inspector

BRANCHES.—Aylmer, Ont., Brockville, Clinton, Exeter, Hamilton, London, Meaford, Montreal, Morrisburg, Norwich, Owen Sound, Ridgetown, 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 of Canada, Canadian Bank of Commerce, New Brunswick-Bank of New Brunswick, Nova Scotia—Halifax Banking Co'y, Prince Edward Island—Bank of Nova Scotia, Summerside Bank, British Columbia—Bank of British Columbia, Manitoba—Imperial Bank of Canada, Newfoundland—Commercial Bank of Newfoundland, St. John's, Agents in Europe.—London—Alliance Bank (Ltd.), Messrs. Glyn, Mills, Currie & Co.; Messrs. Morton, Rose & Co. Liverpool—The Bank of Liverpool, 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—Merchants' National Bank, Portland—Casco National Bank, Chicago—First National Bank, Cleveland—Commercial National Bank, Detroit—Commercial National Bank, Buffalo—Bank of Buffalo, 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.

BANK OF NOVA SCOTIA
INCORPORATED 1832.
Capital Paid-up \$1,114,300
Reserve Fund 460,000

DIRECTORS.—John S. Macdonald, President; John Doull, Vice-President, Daniel Cronan, Adam Burns, James Hart. **CASHER.**—Thos. Fysha.

HEAD OFFICE, HALIFAX, N.S.
AGENTS IN NOVA SCOTIA.—Amherst, Annapolis, Bridgetown, Canning, Digby, Kentville, Liverpool, New Glasgow, North Sydney, Pictou, Stellarton, Westville, Yarmouth. In New Brunswick—Campbelltown, Chatham, Fredericton, Moncton, Newcastle, St. John, St. Stephen, St. Andrews, St. Georges, Sussex, Woodstock. In P. E. Island—Charlottetown and Summerside, In U. S.—Minneapolis, Minn. In Quebec—Montreal. Collections made on favorable terms and promptly remitted for.

BANK OF BRITISH COLUMBIA.
Incorporated by Royal Charter, 1862.
CAPITAL \$2,500,000
RESERVE FUND 535,000

LONDON OFFICE—28 Cornhill, London.

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

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 1836.
ST. STEPHEN'S, N.B.
Capital \$300,000
Reserve 25,000

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
 John Loyitt, C. E. BROWN, Vice-President
 Hugh O'Connell, J. W. MOODY

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. 46.

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 its Banking House in this city, and at its Branches, on and after

Thursday, 2nd Day of January, 1890.

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

By order of the Board,
E. E. WEBB,
 Cashier.

Quebec, November 25th, 1889.

LA BANQUE DU PEUPLE.
ESTABLISHED 1836
Capital paid-up \$1,200,000
Reserve 300,000

JACQUES GRIGNIER, President
J. S. BOUSQUET, Cashier.

BRANCHES.
 Basse Ville, Quebec—P. B. Dumoulin.
 " " " " St. Roch—Nap Lavoie.
 Three Rivers—P. E. Pauchon.
 St. John, P.Q.—P. Beaudoin.
 St. Remy—C. Bedard.
 St. Jerome—J. A. Therberge.

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

HALIFAX BANKING CO.
INCORPORATED 1872.
Authorized Capital \$1,000,000
Capital Paid-up 500,000
Reserve Fund 100,000

HEAD OFFICE, HALIFAX, N.S.
W. L. FITZPATRICK, Cashier.

DIRECTORS.
ROBIE UNIACKE, President.
L. J. MORTON, Vice-President.
Thomas Bayne, F. D. Corbett, Jas. Thomson.

BRANCHES.—Nova Scotia: Halifax, Amherst, Antigonish, Barrington, Bridgewater, Lockeport, Lunenburg, New Glasgow, Parrsboro, Springhill, Truro, Windsor. New Brunswick: Petitcodiac, 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, 1864.

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

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

THE NATIONAL BANK OF SCOTLAND
LIMITED.
INCORPORATED BY ROYAL CHARTER AND ACT OF PARLIAMENT.
ESTABLISHED 1825.
HEAD OFFICE, EDINBURGH.

Capital, £5,000,000 Sterling. Paid-up, £1,000,000 Sterling. Reserve Fund, £680,000 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, in the Colonies, domiciled in London, and Scotland is also transacted.
 All other Banking business connected with Bills of Exchange and Letters of Credit.
JAMES ROBERTSON, Manager in London.

THE CHARTERED BANKS.
BANK OF HAMILTON.
Capital (all paid up) \$1,000,000
Reserve Fund 400,000

HEAD OFFICE, HAMILTON.
DIRECTORS:
JOHN STUART, Esq., President.
John Proctor, Esq., A. G. RAMSAY, Vice-President.
Charles Gurney, Esq., George Roach, Esq.
A. B. Lee, (Toronto.) A. T. Wood.

J. TURNBULL, Cashier
H. S. STEVEN, Assistant Cashier.

AGENCIES:
 Alliston, Listowel, Port Elgin.
 Cayuga, Milton, Simcoe.
 Chesley, Orangeville, Toronto.
 Georgetown, Owen Sound, Wingham.
 Agents in New York—Fourth National Bank and Bank of Montreal.
 Agents in Buffalo—Marine Bank of Buffalo.
 Agents in Britain—The National Provincial Bank of England, (Limited.)

MERCHANTS' BANK
OF HALIFAX.
Capital Paid-up \$1,000,000
Reserve Fund 300,000

Board of Directors.
THOMAS E. KENNY, M.P., President.
HON. JAS. BUTLER, M.L.C., Vice-President.
Thomas A. Ritchie, Thomas Ritchie.
M. Dwyer, Wiley Smith.

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, New Brunswick, Union Bk. of Newfoundland, New York, Chase National Bank, Boston, Nation's Hide & Leather Bk., London, Eng., Bank of Scotland, Imperial Bank, Limited, Paris, France, Claude Lafontaine, Martinet & Co.

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
Reserve Fund 360,000

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

DIRECTORS.
R. Blackburn, Esq., Hon. George Bryson, Hon. L. R. Church, 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 \$1,000,000

DUNCAN McARTHUR, President.
Hon. John Sutherland, Alexander Logan.
Hon. C. E. Hamilton, R. T. Rokeby.

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