

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. Glyn, Mills, Currie & Co. New York—Bank of New York, N.E.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

**BANQUE D'HOCHELAGA.**

Capital Paid-Up, \$710,100  
Reserve Fund, 230,000

DIRECTORS:—

F. X. St. CHARLES, Pres. R. BICKERDIKE, Vice-Pres.  
Chs. Chaput, J. D. Rolland, J. A. Vallancourt,  
M. J. A. FRENDEGAST, Manager.  
C. A. GIBOUX, Assistant Manager.  
A. W. BLOUIN, Inspector.

HEAD OFFICE, MONTREAL.

BRANCHES—Three Rivers, P. Q., Joliette, P. Q., Sorol, P. Q., Valleyfield, P. Q., Vankleek Hill, Ont., Winnipeg, Man., Montreal, 1376 St. Catherine St. E.

CORRESPONDENTS.—London, England—The Clydesdale Bank (Limited), Paris, France—Credit Lyonnais, 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.

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.)

CAPITAL PAID-UP \$604,400  
RESERVE FUND 75,000

HEAD OFFICE—TORONTO.

Board of Directors:

WM. BELL, Guelph, President.  
WM. MCKENZIE, Toronto, Vice "  
O. D. WARREN, "  
W. J. GAGE, "  
JNO. DEYNAN, "  
ROBT. THOMSON, Hamilton.  
J. W. DOWD, Toronto.  
H. S. STRATHY, General Manager.

BRANCHES.

Hamilton, Bldgetown, Brantford, Ingersoll, Sarnia, Cayuga, Leamington, Strathroy, Glencoe, Orillia, St. Mary's, Guelph, Port Hope, Tilsonburg.  
New York Agents: Amer. Exchange, Nat. Bank. Great Britain: National Bank of Scotland, (Ltd.)

**HALIFAX BANKING CO.**

INCORPORATED 1872

Authorized Capital, \$1,000,000  
Capital Paid-up, 507,000  
Reserve Fund, 210,000

HEAD OFFICE, HALIFAX, N.S.

DIRECTORS:

Rebio Uniacko, President, L. J. Morton, Vice-Pres  
F. D. Corbett, Jas. Thomson, C. W. Anderson,  
H. N. Wallace, Cashier.

Branches.—Nova Scotia: Halifax, Amherst, Antigonish, Barrington, Bridgewater, Canning, Lockeport, Lunenburg, New Glasgow, Parrsboro, Spring Hill, Turo, Windsor. New Brunswick: Sackville, St. John.

Correspondents.—Ontario and Quebec—Molson Bank and Branches. New York—Baris & Magoun & Co. Boston—Suffolk National Bank. London (England)—Parr's Banking Co. and The Alliance Bank, Ltd.

Private Banks.

**LAMONTAGNE, CLARKE & CO.**

BANKERS AND BROKERS,

183 ST. JAMES STREET.

ARE NOW PREPARED TO FURNISH THEIR QUARTERLY BOND CIRCULAR ON APPLICATION.

Loan Societies.

**THE CENTRAL CANADA**

LOAN & SAVINGS COMPANY.

Head Office, cor. King & Victoria Sts., TORONTO

GEO. A. COX, President.

Capital Subscribed, \$2,500,000.00  
Capital Paid-up, 1,000,000.00  
Reserve Fund, 250,000.00  
Invested Funds, 4,186,673.66

Deposits received at current rates of interest paid or compounded half yearly. Debentures issued in Currency or Sterling, payable in Canada or Great Britain. Money advanced on Real Estate Mortgages, and Municipal Debentures purchased.

F. G. COX, Manager. E. R. WOOD, Secretary

**The Dominion Savings & Investment Society**

LONDON, CANADA.

Capital Subscribed, \$1,000,000.00  
Paid-up, 832,474.97  
Total Assets, 2,841,374.27

ROBERT REID, Collector of Customs, President.  
T. H. PURDOM, Barrister, Inspecting Director.  
H. E. NELLES, Manager.

**THE HAMILTON**

**Provident and Loan Society.**

President, G. H. GILLESPIE, Esq.  
Vice-President, A. T. WOOD, Esq.

Capital Subscribed, \$1,500,000.00  
Capital Paid-Up, 1,100,000.00  
Reserve and Surplus Profits, 818,010.00  
Total Assets, 3,873,984.67

DEPOSITS received and interest allowed at the highest current rates.

DEBENTURES for 3 or 5 years. Interest payable half-yearly. Executors and Trustees are authorized by law to invest in Debentures of this Society.

Banking House—King Street, Hamilton.

H. D. CAMERON, Treasurer.

**Globe Savings & Loan Company.**

President, WM. BELL, GUELPH. Vice-Presidents, Messrs. W. H. HOWLAND, JOHN FLETT, Directors, Lt. Col. A. H. MACDONALD, E. F. B. JOHNSTON, H. W. LOWNDERS.

6 p.c. Guaranteed on Time—Money.

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J. L. KERR, Manager, 17 Victoria Street, TORONTO.

**MONTREAL SAFE DEPOSIT COY.**

OFFICE HOURS:—9.30 a.m. to 3.30 p.m. Saturdays: 9.30 a.m. to 1 p.m.

Royal Insurance Building, Place D'Armes.

SIR DONALD A. SMITH, President.  
SIR JOSEPH JACKSON, Vice-Pres.  
J. ALEX. STRATHY, Managing Director.

Safes from \$10 per annum upwards. Your Valuables are not safe in your house. Place them beyond the reach of fire and thieves.

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Ottawa, Ont.

GEO. F. HENDERSON, Solicitor, &c. 13 Scottish Ontario Chambers

Railways.



**Intercolonial Railway.**

1892. Winter Arrangement. 1892  
Commencing 17th October, 1892.

Through express passenger trains run daily (Sunday excepted) as follows:

Leave Montreal by Grand Trunk Railway from Bonaventure St. Depot	7:55
Leave Montreal by Canadian Pacific Railway from Windsor Street Depot	20:00
Leave Montreal by Canadian Pacific R'y from Dalhousie Square Depot	22:30
Leave Levis	24:40
Arrive Riviere du Loup	27:50
Trois Pistoles	29:05
Rimouski	30:40
St. Flavie	31:15
Campbellton	34:45
Dalhousie	1:35
Bathurst	3:47
Newcastle	4:05
Moncton	6:30 16:15
St. John	10:25 23:30
Halifax	23:30 23:00

The buffet sleeping car attached to express train leaving Montreal at 7.55 o'clock runs through to Halifax without change.

The trains to Halifax and St. John run through to their destination on Sundays.

The trains of the Intercolonial Railway between Montreal and Halifax are lighted by electricity and heated by steam from the locomotive.

All trains are run by Eastern Standard Time. For tickets and all information in regard to passenger fares, rates of freight, train arrangements, &c., apply to

G. W. ROBINSON, Esq., Eastern Freight and Passenger Agent, 138 1/2 St. JAMES STREET, MONTREAL.

D. POTTINGER, Chief Superintendent Railway Office, Moncton, N.B., 20th October.

Ocean Steamships.



... THE ...

**CLYDE STEAMSHIP COMPANY.**

For CHARLESTON, S.C., the South and Southwest. For JACKSONVILLE, Fla., and all Florida Ports.

From Pier 29, East River, N.Y. Mondays, Wednesdays & Fridays at 3 P. M.

The Only Line between New York and Jacksonville, Fla., without change.

Unsurpassed Passenger Accommodations and Cuisine.

Str. "Algonquin," Capt. Jos. McKee.  
Str. "Iroquois," Capt. L. W. Pennington.  
Str. "Cherokee," Capt. H. A. Bearn.  
Str. "Seminole," Capt. E. C. Platt.  
Str. "Yemassee," Capt. J. Robinson.  
Str. "Delaware," Capt. I. K. Chichester.

Through Tickets, Rates and Bills of Lading for all points South and Southwest, via Charleston, and all Florida points via Jacksonville.

**ST. JOHN'S RIVER STEAMERS**

(De Bury Line)

Jacksonville, Palatka, Sanford & Enterprise, Fla. AND

Intermediate Landings on the St. John's River. Sailing from Jacksonville daily (except Saturday) at 8.30 P.M., making close connection with all railroads at PALATKA, ASTOR, BLUE SPRINGS and SANFORD.

Through Tickets and Bills of Lading at Lowest Rates to all interior points in Florida.

Str. "City of Jacksonville," Capt. Shaw.  
Str. "F. De Barry," Capt. T. W. Lund, Jr.  
Str. "Everglade," Capt. Cooner.  
Str. "Welaka," Capt. Ohlsen.

Sailing Schedules and Tickets furnished by all principal Ticket Agents in Canada.

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Wm. P. CLYDE & Co., Genl. Agents

5 Bowling Green, New York. 12 So. Del. Ave., Philadelphia.

Local.

Renfrew, Ont.

JOHN D. McDONALD, Barrister, Attorney-at-Law, &c. &c. Official Assessor for the county of Renfrew Office:—Raglan Street, opposite Smith & Stewart Hardware Store.