

ROBERT CUNNINGHAM.

INSURANCE—FIRE AND MARINE.

GUELPH.

**Big Lines placed on Mills,
Factories and Merchandise.**

BANK OF MONTREAL

ESTABLISHED 1817.

Capital, \$12,000,000. Rest, \$6,000,000.

HEAD OFFICE, MONTREAL.

**The Branch Office of the Bank of Montreal, at GUELPH Does a General Bank-
ing Business**

Deposits of \$1.00 and upwards are received in the Savings Department and interest allowed at the best rate current among banks. Drafts, Bank Money Orders and Circular Letters of Credit are issued at lowest rates, payable in all parts of the world. Farmers Notes discounted. Special and prompt attention given to Collections.

H. LOCKWOOD, Manager at Guelph.

GUELPH BRANCH OF THE DOMINION BANK

CAPITAL \$1,500,000. REST \$1,500,000.

DIRECTORS :

**HON. SIR FRANK SMITH, President. E. B. OSLER, Vice-President. A. W. AUSTIN,
E. LEADLAY. W. D. MATTHEWS. W. INCE. W. R. BROCK.**

Commercial Accounts, also Trustees, Administrators and Societies' Accounts solicited and treated on most favorable terms.

Collections on all points carefully and promptly made at moderate charges.

Drafts bought and sold on Great Britain, Canada and United States.

Exchange of Credit issued available in all parts of the world.

Savings Department—Interest allowed on deposits of \$1.00 and upwards at highest current rate.

Security and promptness assured you.
Farmers Notes collected on very reasonable terms, and advances made on account at lowest rates. Farmers, customers of the Bank, will always be accommodated with the money when they may require it.

OAKVILLE BRANCH.

Bankers Bank of Canada

Incorporated by Act of Parliament.

CAPITAL \$6,000,000. REST \$2,600,000.

HEAD OFFICE, MONTREAL.

W. G. GEE, General Manager. THOMAS FYNEE, Joint General Manager.

Farmers' Notes discounted, Sales Notes collected or loaned against. Drafts issued payable just as any chartered Bank in Canada. Sterling and American Exchange bought and sold. Interest on Savings Bank deposits credited twice a year. Local and foreign collections made on favorable terms.

F. G. OLIVER, Manager.