

The Chartered Banks.

La Banque Jacques Cartier.

1861—HEAD OFFICE, MONTREAL—1896
Capital all Paid-up.....\$500,000
Reserve Fund.....235,000

Directors:
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G. N. DUCHARME.
TANCHEDE BIENVENU, Gen. Manager.
E. G. ST. JEAN, Inspector.

BRANCHES.
Montreal, St. Jean Ste. Quebec, St. Sauveur.
" St. Henry, St. John St.
" St. Cunoconde. Victoriaville.
" Ontario St. Valleyfield.
Deauharis P. Q. Fraserville.
St. Anne de la Pérade. Hull, P. Q.
Edmonton, N.W.T. St. Hyacinthe.
St. Anne de la Pérade.

Savings Departments—At Head Office and Branches.

Foreign Agents—London, Eng., Credit Lyonnais, Comptoir National d'Escompte de Paris, Paris, France; Credit Lyonnais; Comptoir National d'Escompte de Paris; New York—National Bank of the Republic; Bank of America; Boston—Merchants National Bank; National Bank of the Commonwealth; National Bank of the Republic; Chicago—Bank of Montreal.

Letters of Credit for travellers, etc. issued available in all parts of the world.
Collections made in all parts of the Dominion.

La Banque Nationale.

HEAD OFFICE, QUEBEC.
Capital Paid-Up, \$1,200,000

Directors:
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J. B. LALIBERTÉ, Esq.,
P. LAFRANCE, Manager Quebec Office.
Branches:
P. Q.—Quebec, St. Roch's, St. John's St., Montreal, Ottawa, Ont., Sherbrooke, P. Q., St. Francois, P. Q., St. Marie, P. Q., Chicoutimi, P. Q., Roberval, P. Q., St. Hyacinthe, P. Q.

Agents—England—The National Bank of Scotland, London. France—Credit Lyonnais, Paris, and Branches, Messrs. Grunbaum, Freres & Co, Paris. United States—The National Bank of the Republic, New York; National Haver Bank, Boston, Mass. Prompt attention given to collections. Correspondence respectfully solicited.

Business Founded 1795.

American Bank Note Company,

78 to 86 TRINITY PLACE, NEW YORK,

ENGRAVERS AND PRINTERS OF

BANK NOTES, SHARE CERTIFICATES, BONDS FOR GOVERNMENTS AND CORPORATIONS, DRAFTS, CHECKS, BILLS OF EXCHANGE, STAMPS, &c., in the finest and most artistic style.

FROM STEEL PLATES.

With Special Safeguards to Prevent Counterfeiting.

SAFETY COLORS. SAFETY PAPERS.

Work executed in Fireproof Buildings.

LITHOGRAPHIC AND TYPE PRINTING.

Railway Tickets of Improved Styles.

Show Cards, Labels, Calendars.

Montreal Loan & Investment Co.

(INCORPORATED.)

HEAD OFFICE, - IMPERIAL BUILDING
107 St. James St., Montreal, Canada.

Authorized Capital, \$1,000,000.00

OFFICERS AND DIRECTORS:
L. O. DAVID, Esq., President.
ALFRED JOYCE, Esq., Vice-President.
(City Clerk), (Manufacturer).

A. W. BELFRY, Esq., Secretary-Treasurer.
W. H. MCCARTHY, Esq., Manager.
G. N. DUCHARME, Esq., Director.

(Director of Bank Jacques Cartier)
LYNN T. LEET, Esq., Director.
(General Insurance and Financial Agent)

DR. E. P. LACIAPPELLÉ, Esq., Director.
(President of the Provincial Board of Health and Superintendent of Notre Dame Hospital).

Chas. Cushing, Esq., MacLaren, Leet & Smith,
Notary Solicitors

Deposits received and interest allowed at the highest current rates and paid half-yearly.
Money advanced on real estate on easy terms of repayment.

George Blache,

MERCHANT-TAILOR.

141 St. James St., MONTREAL.

St. Lawrence Hall Building.
Large Stock of Fall & Winter Suitings just received.
Mail orders promptly attended to

Loan Societies.

THE CENTRAL CANADA

Loan and Savings Company of Ont.
TORONTO.

Notice is hereby given that a quarterly dividend for the three (3) months ending 31st Dec., 1896, at the rate of six per cent. (6 p.c.) per annum, has this day been declared upon the Capital Stock of this Institution, and that the same will be payable at the Offices of the Company in this City, on and after

SATURDAY, THE SECOND DAY OF
JANUARY NEXT.

The transfer books will be closed from the 21st to the 31st of Dec., 1896, both days inclusive.

By order of the Board,
E. R. WOOD, Secretary.

The Dominion Savings & Investment Society.

Dividend No. 49.

Notice is hereby given that a dividend at the rate of five per cent. per annum 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 Saturday, the second day of January, 1897.

The transfer books will be closed from the 15th instant to the 31st of December, 1896, both days inclusive.

NATHANIEL MILLS,
London, December 11th, 1896. Manager.

THE HAMILTON

Provident and Loan Society.

Dividend No. 51.

Notice is hereby given that a dividend of three per cent. upon the paid up capital stock of the Society has been declared for the half-year ending 31st December, 1896, and that the same will be payable at the Society's banking house, Hamilton, Ont., on and after

SATURDAY, JANUARY 2nd, 1897.

The Transfer Books will be closed from the 16th to the 31st December, 1896, both days inclusive.

By order of the Board.
C. FERIE,
Treasurer.

30th November, 1896.

The Western Loan and Trust Co'y., Ltd.

INCORPORATED BY SPECIAL ACT OF THE LEGISLATURE.

Authorized Capital, \$2,000,000
Assets, 2,417,237
Office—No. 13 St. Sacramento St., MONTREAL, P. Q.

DIRECTORS:
Hon. A. W. Ogilvie, Wm. Strachan, Esq.
W. Barclay Stephens, Esq., R. Prefontaine, Esq.
M. P.
R. W. Knight, Esq., John Hoodless, Esq.
J. N. Greenshields, Esq., Q. C. W. L. Hogg, Esq.,
OFFICERS:
Hon. A. W. Ogilvie, President,
Wm. Strachan, Esq., Vice President
W. Barclay Stephens, Esq., Manager.
J. W. Michand, Esq., Accountant.

SOLICITORS:
Messrs. Greenshields & Greenshields.
BANKERS:
The Merchants Bank of Canada.

This Company acts as assignee, administrator, executor, trustee, receiver, committee of lunatic, guardian, liquidator, etc., also as agent for the above offices.
Debentures issued for three or five years, both debentures and interest on the same can be collected in any part of Canada without charge.
For further particulars address the Manager.

EPPS'S COCOA

English Breakfast Cocoa

Possesses the following distinctive merits:

* Delicacy of Flavor,
Superiority in Quality.

Grateful and Comforting to the Nervous or Dyspeptic.

Nutritive Qualities unrivalled.
In Quarter pound Tins and Packets only.

Prepared by

JAMES EPPS & CO., Ltd., Homoeopathic Chemists, London, England.

Oceanic Steamships.

ALLAN LINE

ROYAL MAIL STEAMSHIPS.
Liverpool, Halifax, and Portland:
Royal Mail Service.

Winter Service.

From Liverpool,	Steamship,	From Portland,	From Halifax,
24 Dec.	Mongolian	14 Jan.	18 Jan.
7 Jan.	Numidian	23 Jan.	30 Jan.
21 Jan.	Laurentian	11 Feb.	18 Feb.

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: \$52 and upwards. A reduction is made on Round Trip Tickets except on the lowest rates.
Second Cabin—To Liverpool, London or Londonderry, \$34 Return tickets at reduced rates.
Steerage—To Liverpool, London, Glasgow, Belfast or Londonderry, including every requisite for the voyage, \$21.50. Cape Town, South Africa, \$67.50.

Glasgow, and New York Service.

calling at Londonderry.

From Glasgow,	Steamships	From New York,
12 Dec. State of Nebraska,		30 Dec.
26 Dec. Seberian		13 Jan.

Rates: First Cabin, \$40 to \$60 Single. \$80 to \$110 Return. Second Cabin, \$30 Single, \$55 Return. Steerage from Glasgow, Belfast or Londonderry at lowest Rates.

Outfit for Steerage passengers furnished free. The Steamship State of Nebraska is not surpassed for accommodation for all classes of passengers. The Saloon is forward, Staterooms near the centre of the ship. Promenade deck the entire width of the Vessel, and two-thirds of the length. Electric lights throughout, and electric bells in every stateroom.

London, Quebec and Montreal; Glasgow, Quebec and Montreal: A weekly service of first-class freight steamers is maintained between these Ports. Send for schedules of sailings.
For further information apply to

H. & A. ALLAN,
25 Common St., Montreal.

EDWIN B. McDOUGALL,

Manufacturer Newfoundland
Cold-Drawn COD LIVER OIL.

This oil is made after the Norwegian process; and being drawn through ice in the process of manufacture, is non-freezing. While retaining all the virtues of the original liver, it has been deprived almost entirely of all its nauseous properties, so that it can be easily retained by the most delicate stomach, and it is on this account an invaluable boon to all invalids.

Wholesale agent for the oil in Newfoundland,
JAMES MURRAY,
P. O. Box 992, St. John's, Nfld.,
Or correspondence may be opened direct with Mr. McDOUGALL.

I have examined and tested samples of E. B. McDougall's refined frost-drawn Cod Liver Oil, and found it to contain all the properties characteristic to the purest and most superior article.
An. NELSON, Supt. of Fisheries.
St. John's, Nfld., Sept. 29th, 1895.

(From The Lancet, London, March 25th, 1896.)

Cod Liver Oil (Cold Drawn). E. B. McDougall, St. John's, Newfoundland. The feature of this preparation consists in its having been expressed from the liver in the cold. It is a clear and brilliant oil of a pale straw color and its specific gravity was found to be 0.922. To test paper it is neither acid nor alkaline. Whatever may be the particular method of its preparation it is certainly as free from disagreeable flavor as cod-liver oil pure and simple can well be. It is well borne, without the unpleasant eruptions which follow the ingestion of oils of a less degree of refinement.

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Electric, Mechanical and Steamboat Bell-Hanging.

Railings, Grilles and Fire Dogs.
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