

The Chartered Banks.

BANK OF MONTREAL.

ESTABLISHED IN 1818.

Capital (all paid up) \$12,000,000
 Reserve Fund 6,000,000

HEAD OFFICE, - - - MONTREAL.

BOARD OF DIRECTORS.

C. F. SMITHERS, Esq., President.
 Hon. D. A. SMITH, Vice-President.
 Gilbert Scott, Esq. A. T. Paterson, Esq.
 Alexander Murray, Esq. G. A. Drummond, Esq.
 Alfred Brown, Esq. Hugh McLennan, Esq.
 Hon. John Hamilton.
 W. J. BUCHANAN, - - - General Manager.
 A. MACNIDER, Ass't Gen. Man. and Inspector.
 M. V. MEREDITH, - - - Ass't Inspector.
 A. B. BUCHANAN, - - - Secretary.

BRANCHES AND AGENCIES IN CANADA.

Montreal—E. S. Clouston, Manager.
 Almonte, Ont. Hamilton, Ont. Port Hope, Ont.
 Belleville, " Kingston, " Quebec, Que.
 Brantford, " Lindsay, " Regina, Assna.
 Brockville, " London, " Sarnia, Ont.
 Chatham, N.B. Moncton, N.B. Stratford, Ont.
 Chatham, Ont. Ottawa, Ont. St. John, N.B.
 Cornwall, " Perth, " St. Mary's, Ont.
 Goderich, " Peterboro', Ont. Toronto.
 Guelph, " Picton, " Winnipeg, Man.
 Halifax, N.S.

AGENTS IN GREAT BRITAIN—London, Bank of Montreal, 22 Abchurch Lane, E.C., C. Ashworth, Manager. London Committee—E. H. King, Esq., Chairman; Robert Gillespie, Esq.

BANKERS IN GREAT BRITAIN—London—The Bank of England; The London & Westminster Bank; The Union Bank of London. Liverpool—The Bank of Liverpool. Scotland—The British Linen Company and Branches.

AGENTS IN THE UNITED STATES.—New York—Walter Watson and Alex. Lang, 59 Wall Street. Chicago—Bank of Montreal, W. Munro, Manager; R. Y. Hebden, Assistant Manager.

BANKERS IN THE UNITED STATES.—New York—The Bank of New York, N.B.A.; The Merchants National Bank. Boston—The Merchants National Bank. Buffalo—Bank of Commerce in Buffalo. San Francisco—The Bank of British Columbia.

COLONIAL AND FOREIGN CORRESPONDENTS.—St. John's, Nfld.—The Union Bank of Newfoundland. British Columbia—The Bank of British Columbia. New Zealand—The Bank of New Zealand. (Issue Circular Notes and Letters of Credit for Travellers, available in all parts of the world.)

THE CANADIAN BANK OF COMMERCE.

HEAD OFFICE, - - - TORONTO.

Paid-up Capital \$6,000,000
 Rest 2,100,000

DIRECTORS.

Hon. WILLIAM MCMASTER, President.
 W. M. ELLIOT, Esq., Vice-President.
 George Taylor, Esq. Hon. S. C. Wood.
 Jas. Crathern, Esq. T. Sutherland Stainer, Esq.
 John Waldie, Esq. W. B. Hamilton, Esq.
 W. N. ANDERSON, - - - General Manager.
 J. C. KEMP, - - - Ass't Gen. Manager.
 ROBERT GILL, - - - Inspector.
 F. L. HANKEY, - - - Ass't Inspector.

New York—J. H. Goadby and B. E. Walker, Agents.
 Chicago—A. L. Dewar, Agent. A. Laird, Ass't. Agt.

BRANCHES.

Ayr, Guelph, St. Catharines,
 Barrie, Hamilton, Sarnia,
 Belleville, London, Seaforth,
 Berlin, Montreal, Simcoe,
 Brantford, Norwich, Stratford,
 Chatham, Orangeville, Strathroy,
 Collingwood, Ottawa, Thorold,
 Dundas, Paris, Toronto,
 Dunnville, Parkhill, Walkerton,
 Galt, Peterboro', Windsor,
 Goderich, Woodstock.

Commercial Credits issued for use in Europe, the East and West Indies, China, Japan, and South America.
 Sterling and American Exchanges bought and sold.
 Collections made on the most favorable terms.
 Interest allowed on deposits.

BANKERS.

NEW YORK—The American Exchange National Bank.
 LONDON, ENGLAND—The Bank of Scotland.

THE DOMINION BANK.

Capital \$1,500,000
 Reserve Fund 980,000

DIRECTORS.

JAS. AUSTIN, President.
 Hon. FRANK SMITH, Vice-President.
 W. Ince, Edward Leadlay.
 E. B. Osler, James Scott.
 Wilmot D. Matthews.

HEAD OFFICE, - - - TORONTO.

AGENCIES.

Brampton, Lindsay, Orillia,
 Belleville, Napanee, Uxbridge,
 Cobourg, Oshawa, Whitby.
 Queen Street, Toronto, corner of Esther Street
 " East, Toronto, cor. Sherbourne.
 Drafts on all parts of the United States, Great Britain and the Continent of Europe bought and sold.
 Letters of Credit issued available in all parts of Europe, China and Japan.
 R. B. HETHUNE, Cashier.

The Chartered Banks.

BANK OF BRITISH NORTH AMERICA.

INCORPORATED BY ROYAL CHARTER.

Paid-up Capital \$1,000,000 Stg.

LONDON OFFICE—3 Clements Lane, Lombard Street, E.C.

COURT OF DIRECTORS.

J. H. Brodie. H. J. B. Kendall.
 John James Cater. J. J. Kingsford.
 Henry R. Farrer. Frederick Lubbock.
 Richard H. Glynn. A. H. Phillpotts.
 E. A. Hoare. J. Murray Robertson.
 Secretary—A. G. WALLIS.

HEAD OFFICE IN CANADA—St. James St., Montreal.

R. R. GRINDLEY, - - - General Manager.

BRANCHES AND AGENCIES IN CANADA.

London. Kingston. St. John, N.B.
 Brantford. Ottawa. Fredericton, N.B.
 Paris. Montreal. Halifax, N.S.
 Hamilton. Quebec. Victoria.
 Toronto.

AGENTS IN THE UNITED STATES.

New York—D. A. McTavish and H. Stikeman, Agts.
 Chicago—H. M. Bredon and J. J. Morrison, Agts.
 San Francisco—W. Lawson and C. E. Taylor, Agts.
 London Bankers—The Bank of England; Messrs. Glyn & Co.

Foreign Agents.—Liverpool—Bank of Liverpool.
 Australia—Union Bank of Australia. New Zealand—Union Bank of New Zealand. India, China and Japan—Chartered Mercantile Bank of India. London and China—Agra Bank, Limited. West Indies—Colonial Bank. Paris—Messrs. Marcuard, Krauss et Cie. Lyons—Credit Lyonnais.
 Issue Circular Notes for Travellers, available in all parts of the world.

THE QUEBEC BANK.

INCORPORATED BY ROYAL CHARTER, A.D. 1818.

Capital \$3,000,000

HEAD OFFICE, - - - QUEBEC.

BOARD OF DIRECTORS.

Hon. JAS. G. ROSS, Esq., President.
 Wm. WITTHALL, Vice-President
 Sir N. F. Belleau, Kt. Jno. R. Young, Esq.
 R. H. Smith, Esq. William White, Esq.
 Geo. R. Renfrew, Esq.

JAMES STEVENSON, Esq., - - - Cashier

BRANCHES AND AGENCIES IN CANADA.

Ottawa, Ont. Toronto, Ont. Pembroke, Ont.
 Montreal, Que. Thorold, Ont. Three Rivers.
 Agents in New York—Bank of Montreal.
 Agents in London—The Bank of Scotland.

THE ONTARIO BANK.

Paid-up Capital \$1,500,000
 Reserve Fund 485,000

HEAD OFFICE, - - - TORONTO.

DIRECTORS.

Sir W. P. HOWLAND, President.
 DONALD MACKAY, Vice-President.
 Hon. C. F. Fraser. R. K. Burgess, Esq.
 G. M. Rose, Esq. A. M. Smith, Esq.
 G. R. R. Cockburn, Esq.
 C. HOLLAND, - - - General Manager.

AGENCIES.

Lindsay. Ottawa. Whitby.
 Cornwall. Peterboro'. Toronto.
 Montreal. Pickering. Winnipeg, Man.
 Bowmanville. Mount Forest. Port Perry.
 Guelph. Newmarket. Port Arthur.
 476 Queen Street west, Toronto.

AGENTS.

London, Eng.—Alliance Bank, Bank of Montreal.
 New York—The Bank of the State of New York;
 Messrs. Walter Watson and Alex. Lang.
 Boston—Tremont National Bank.

IMPERIAL BANK OF CANADA.

Capital Paid-up \$1,500,000
 Reserve Fund 480,000

DIRECTORS.

H. S. HOWLAND, Esq., President.
 T. R. MERRITT, Esq., Vice-President, St. Catharines.
 William Ramsay. Hon. Alex. Morris.
 Robert Jaffray. P. Hughes.

T. R. Wadsworth.

D. R. WILKIE, - - - Cashier.
 B. JENNINGS, - - - Inspector.

HEAD OFFICE, - - - TORONTO.

BRANCHES.

Essex Centre. St. Catharines. Winnipeg, Man.
 Fergus. St. Thomas. Woodstock.
 Ingersoll. Welland. Brandon, Man.
 Port Colborne.

Drafts on New York and Sterling Exchange bought and sold. Deposits received and interest allowed.
 Prompt attention paid to collections

The Chartered Banks.

MERCHANTS' BANK OF CANADA.

Capital Paid-up \$5,725,000
 Rest 1,375,000

HEAD OFFICE, - - MONTREAL.

BOARD OF DIRECTORS.

ANDREW ALLAN, Esq., President.
 ROBERT ANDERSON, Esq., Vice-President.
 Wm. Darling, Esq. Hector Mackenzie, Esq.
 Adolphe Masson, Esq. Jonathan Hodgson, Esq.
 John Duncan, Esq. John Cassils, Esq.
 Hon. J. J. C. Abbott, M.P.

GEORGE HAGUE, - - - General Manager.
 J. H. PLUMMER, - - - Ass't Gen. Manager.

BRANCHES IN ONTARIO AND QUEBEC.

Belleville, Kingston, Quebec.
 Berlin, London, Renfrew,
 Brantford, Montreal, Sherbrooke, Que.
 Chatham, Mitchell, Stratford,
 Galt, Napanee, St. John's, Que.,
 Gananoque, Ottawa, St. Thomas,
 Hamilton, Owen Sound, Toronto,
 Ingersoll, Perth, Walkerton,
 Kincairdine, Prescott, Windsor.

BRANCHES IN MANITOBA.

Winnipeg, Emerson, Brandon.
 Bankers in Great Britain—The Clydesdale Bank (Limited), 30 Lombard Street, London, Glasgow and elsewhere.
 Agency in New York—61 Wall Street, Messrs. Henry Hague and John B. Harris, jr., Agents.
 Bankers in New York—The Bank of New York, N.B.A.

A general banking business is transacted.
 Money received on deposit, and current rates of interest allowed.
 Drafts issued available at all points in Canada.
 Sterling Exchange and drafts on New York bought and sold.
 Letters of Credit issued, available in China, Japan and other foreign countries.
 Collections made on favorable terms.

THE

BANK OF TORONTO CANADA.

INCORPORATED - - - 1855.

Paid-up Capital \$2,000,000
 Reserve Fund 1,150,000

DIRECTORS.

GEO. GOODERHAM, Esq., Toronto, President.
 Wm. HENRY BEATTY, Esq., Toronto, Vice-President.
 A. T. Fulton, Esq. W. G. Gooderham, Esq., Toronto.
 Henry Cawthra, Esq. Henry Covert, Esq., Toronto.
 W. R. Wadsworth, Esq., Weston.

HEAD OFFICE, - - - TORONTO.

DUNCAN COULSON, - - - Cashier.
 HUGH LEACH, - - - Ass't Cashier.
 J. T. M. BURNSIDE, - - - Inspector

BRANCHES.

Montreal—J. Murray Smith, Manager.
 Peterboro'—J. H. Roper, "
 Cobourg—Jos. Henderson, "
 Port Hope—W. R. Wadsworth, "
 Barrie—J. A. Strathy, "
 St. Catharines—G. W. Hodgetts, "
 Collingwood—W. A. Copeland, "

BANKERS.

London, England—The City Bank, (Limited).
 New York—National Bank of Commerce.

STANDARD BANK OF CANADA.

DIVIDEND NO. 20.

Notice is hereby given that a dividend of three and one-half per cent. upon the capital stock of this institution has been declared for the current half-year, and that the same will be payable at the bank and its agencies on and after the

2nd Day of January next,

The transfer books will be closed from 17TH TO 31ST DECEMBER inclusive.
 By order of the board,

J. L. BRODIE, Cashier.
 Toronto, Nov. 24, 1885.