

The Chartered Banks.

**THE QUEBEC BANK.**

Incorporated by Royal Charter, A.D., 1818.

**CAPITAL, \$3,000,000.**

HEAD OFFICE, - - - QUEBEC.

**BOARD OF DIRECTORS:**

JAS. G. ROSS, Esq., - - - President.  
 WILLIAM WYTHALL, Esq., - - - Vice-President.  
 George R. Renfrew, Esq.,  
 JAMES STEWENSON, Esq., Cashier.  
*Branches and Agencies in Canada:*  
 Ottawa, Ont. Toronto, Ont. Pembroke, Ont.  
 Montreal, Que. Thorold, Ont. Three Rivers, Q.  
*Agents in New York—Messrs. Maitland, Phelps & Co.*  
*Agents in London—The Bank of Scotland.*

**Loan Societies.**

**THE Ontario Investment Associa'n**  
(LIMITED),  
OF LONDON, ONTARIO.

Capital Subscribed,	\$2,665,000.00
Capital Paid-Up,	700,000.00
Reserve Fund,	500,000.00
Investments,	2,500,000.00

Money to invest on Mortgages on Real Estate, Municipal and School Debentures, and other Public Securities. Agents in Great Britain:—Paulin, Sorley and Martin, 25 George St., Edinburgh.  
 Head Office, London, Ontario.  
 HENRY TAYLOR, CHARLES MURRAY,  
 Manager. President.

**Dominion Savings & Investment Soc.**  
LONDON, - ONTARIO.

Incorporated 1872.	
Capital,	\$1,000,000.00
Subscribed,	1,000,000.00
Paid-up,	868,840.28
Reserve Fund,	140,000.00
Contingent Fund,	963.72

Loans made on Farm and City Property on the most favorable terms. Municipal and School Section Debentures purchased.  
 Money received on deposit and interest allowed thereon.  
**F. B. LEYS, Manager.**

**The London Loan Co'y of Canada.**

Subscribed Capital, \$600,700.00; Reserve and Contingent Fund, \$19,755.51; Assets, \$899,316.30.  
 Directors—THOMAS KENT, President; JAS. OWENY, Vice-President; THOMAS McCORMICK, Geo. D. Sutherland, J. A. Nelles, M.D., W. Puddicombe, Andrew Weldon.  
 Manager—MALCOLM J. KENT.  
 Solicitors—Gibbons, McNab, Mulken & Cooper.  
 Bankers—Merchants Bank of Canada.  
 Applications are invited for an investment of \$100,000 Debentures at 5 p.c., interest payable half-yearly.  
 OFFICE—Albion Block, No. 433 Richmond Street, London, Ont.

**THE CANADIAN JOURNAL OF COMMERCE**  
FINANCE AND INSURANCE REVIEW

DEVOTED TO  
 Commerce, Finance, Insurance, Railways,  
 Manufacturing, Mining and Joint  
 Stock Enterprises.

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 MONTREAL.**

M. S. FOLEY, Editor, Publisher and Proprietor.  
 We do not undertake to return unused manuscripts.  
 All payments to be made to headquarters at Montreal.

The Chartered Banks.

**THE FEDERAL BANK OF CANADA.**

**DIVIDEND No. 23.**

Notice is hereby given that a dividend of Three per cent, upon the Capital Stock of this Bank, has this day been declared for the current half-year, being at the rate of Six per cent. per annum, and that the same will be payable at its Banking House in this city, and at its Branches, on Wednesday, the 1st day of December next.

The Transfer Books will be closed from the 16th to the 30th of November next, both days inclusive.

By order of the Board,  
 G. W. YARKER,  
 General Manager.

Toronto, 26th Oct., 1886.

**ST. STEPHEN'S BANK.**

Incorporated 1836.

**ST. STEPHEN, N.B.**

Capital,	\$200,000
Reserve,	25,000

F. H. TOND, - - - 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.

**COMMERCIAL BANK OF NEWFOUNDLAND.**

ST. JOHNS, - - - NFL'D.  
 Established 1857. Incorporated 1858.

Capital,	\$306,000
Reserve,	80,000

HENRY COOK, Manager.  
 H. D. CARTER, Chief Accountant.

Collections made on favorable terms.  
 Agents.—The London and Westminster Bank, London. New York—The National Bank of the Republic. Boston—The Atlas National Bank. Montreal—The Merchants Bank of Canada. Halifax: The Union Bank of Halifax. Quebec: The Merchants Bank of Canada.

**THE COMMERCIAL BANK OF MANITOBA.**

Authorized Capital, - - - \$1,000,000

**DIRECTORS.**

DUNCAN MACARTHUR, - - - President.  
 Hon. John Sutherland, Alexander Logan,  
 Hon. C. E. Hamilton, W. L. Boyle.

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



**Cor. Notre Dame and Place d'Armes,  
 IS NOW OPEN. SEATS SHOULD BE  
 SECURED WITHOUT DELAY. STU-  
 DENTS CAN BEGIN AT ANY  
 TIME. NO EXAMINATIONS  
 AT ENTRANCE.**

The course of instruction is a short, sharp and thorough drill in practical education for business purposes. It includes Bookkeeping in all its forms, Commercial and Mental Arithmetic, Penmanship and Business Correspondence, Commercial Law and Business Forms, English, French and Shorthand. The actual Business Department is a characteristic feature of this college. It is thorough and complete in every detail, and gives the student actual practice and experience in the various branches of business.

For particulars, apply at the College, or send for circular containing full description of the course, terms, &c.

Address:  
**DAVIS & BUIE.**

The Chartered Banks.

**ONTARIO BANK.**

**DIVIDEND No. 58.**

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 WEDNESDAY, the FIRST DAY of DECEMBER NEXT.

The Transfer Books will be closed from the 16th to the 30th November next, both days inclusive.

By order of the Board,  
 C. HOLLAND,  
 General Manager.

Toronto, 22nd October, 1886.

**ST. JOHNS BANK.**

L. MOLLEUR, President, St. Johns. W. BROSSEAU, Merchant, St. Johns, Vice-President. Jas. O' Cain, Coal Merchant, St. Johns; Frs. Gosselin, Merchant, St. Alexandre. A. A. L. Brien, Notary, St. Alexandre.

PH. BAUDOIN, Manager.

HEAD OFFICE, - - - ST. JOHNS.  
 Branch—Napierville, J. Molleur, Agent.

Capital Subscribed,	\$540,000
Authorized,	1,000,000
Capital Paid In	226,420

Agents—Montreal, La Banque du Peuple; New York, Bank of Montreal; Boston, Maverick Nat. Bank.

**Loan Societies.**

**THE Hamilton Provident and Loan SOCIETY.**

President, GEORGE H. GILLESPIE.  
 Vice-President, JOHN HARVEY.

Capital Subscribed,	\$1,500,000.00
" Paid-Up,	1,100,000.00
Reserve and Surplus Profits,	150,996.60
Total Assets,	3,170,880.41

MONEY ADVANCED on Real Estate on favorable terms of Repayments. The Society is prepared to issue DEBENTURES drawn at THREE or FIVE YEARS with interest coupons attached, payable half-yearly.

Banking House, cor. of King and Hughson Sts.,  
 HAMILTON, ONT.

**THE FREEHOLD Loan and Savings Company**

Cor. Church and Court Sts., Toronto.  
 Established in 1859.

Subscribed Capital,	\$1,876,000
Capital Paid-Up,	1,000,000
Reserve Fund,	450,000

PRESIDENT, - - - HON. WM. MCMASTER.  
 MANAGER, - - - HON. S. C. WOOD.  
 INSPECTOR, - - - ROBERT ARMSTRONG.

Money loaned on Real Estate security.  
 Deposits received and Debentures issued at current rates of interest.

**JAS. BAXTER & CO.,**  
 120 St. Francois Xavier St.,  
 MONTREAL.

Buy Notes, Diamonds, Bonds, Bullion, and all articles of value, and pay Prompt Cash.  
 No Commission or Brokerage Business done

**"NO MONEY LOANED."**