

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 WITHALL, Esq., - - - - - Vice-President.  
 George K. Renfrew, Esq.,  
 JAMES STEVENSON, Esq., Cashier.  
*Branches and Agencies in Canada:*  
 Ottawa, Ont. Toronto, Ont. Pembroke, Ont.  
 Montreal, Que. Throld, Ont. Three Rivers, Que.  
*Agents in New York*—Messrs. Maitland, Phelps & Co.  
*Agents in London*—The Bank of Scotland.

**Loan Societies.**

**THE Ontario Investment Assoc'n (LIMITED),**

LONDON, - - - - - CANADA.

**DIVIDEND NOTICE.**

NOTICE is hereby given that a dividend of 4 per cent., being at the rate of 8 per cent. per annum, has been declared for the current half-year upon the paid-up capital stock of the Association, and payable at the office of the Association on and after Jan. 3 next.  
 The transfer books will be closed from the 20th to the 31st inst., both inclusive.  
 HENRY TAYLOR, Manager.  
 London, Ont., Dec. 6, 1886.

**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,    | 149,000.00     |
| Contingent Fund, | 963.12         |

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, \$660,700.00; Reserve and Contingent Fund, \$49,785.54; Assets, \$899,316.30.  
 Directors—THOMAS KRST, President; J. S. ORVY, Vice-President; Thomas McCormick, Geo. D. Sutherland, J. A. Nelles, M.D., W. Puddicombe, Andrew Weldon.  
 Manager—MALCOLM J. KRST.  
 Solicitors—Gibbons, McNab, Mulken & Harper.  
 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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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.**

HEAD OFFICE, - - - - - TORONTO.

Capital, - - - - - \$1,125,000  
 Real, - - - - - 100,000

**Directors:**

S. NORDHEIMER, Esq., - - - - - PRESIDENT  
 J. S. PLAYFAIR, Esq., - - - - - VICE-PRESIDENT  
 Wm. Galbraith, Esq. Edward Gurney, Esq.  
 B. Cronyn, Esq. H. E. Clarke, Esq., M.P.P.  
 J. W. Langmuir, Esq.

G. W. YARKER, GENERAL MANAGER.

*Branches:*—Aurora, Chatham, Guelph, Kingston, London, Newmarket, Simcoe, St. Mary's, Stratroy, Tilsonburg, Toronto, Winnipeg and Yorkville.

New York, - - - - - American Exchange National Bank  
 Boston, - - - - - The Maverick National Bank  
 Great Britain, - - - - - The National Bank of Scotland

**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. Glynn, 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, - - - - - N.F.L.D.  
 Established 1857. Incorporated 1858.

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

H. D. CAMERON, Chief Accountant.

H. B. CARTER, Manager.

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. STUDENTS CAN BEGIN AT ANY TIME. NO EXAMINATIONS AT ENTRANCE.

Through 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 natural 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.**

Capital Paid-Up, - - - - - \$1,600,000  
 Reserve Fund, - - - - - 600,000

HEAD OFFICE, TORONTO.

**DIRECTORS.**—Sir Wm. P. HOWLAND, President; DONALD MACKAY, Esq., Vice-President; Hon. C. F. Fraser, G. M. Ross, Esq., R. K. Burgess, Esq., A. M. Smith, Esq., G. R. Cockburn, Esq.

C. HOLLAND, General Manager.

*BRANCHES*—Bowmanville, Guelph, Lindsay, Corawall, Montreal, Mount Forest, Newmarket, Ottawa, Peterboro', Port Perry, Port Arthur, Whitby, Winnipeg, Man., and 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. Chicago—Bank of Montreal. Oswego—First National Bank. St. Paul—Merchants' National Bank. Nova Scotia—Peoples' Bank, Halifax. New Brunswick—Bank of Montreal, St. Stephen, N.B. P. E. Island—Merchants' Bank of Halifax at Charlottetown.

**ST. JOHNS BANK.**

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

PH. BAUDOUIN, Manager.

HEAD OFFICE, - - - - - ST. JOHNS.

Branch—Napierville, J. Molleur, Agent.

Capital Subscribed, - - - - - \$540,000  
 Authorized, - - - - - 1,000,000  
 Capital Paid In, - - - - - 226,400

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

**Loan Societies.**

**THE**

**Hamilton Provident and Loan SOCIETY.**

**DIVIDEND No. 31.**

Notice is hereby given that a Dividend of Three and a Half per cent. upon the paid-up capital stock of the Society has been declared for the half-year ending December 31st, 1886, and that the same will be payable at the Society's banking-house, Hamilton, Ontario, on and after

MONDAY, the 3rd of JANUARY, 1886.

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

H. D. CAMERON, Treasurer.

Hamilton, 21st Dec., 1886.

**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."**