

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 WILKINSON, Esq., - Vice-President.  
 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, Q.  
 Agents in New York—Messrs. Maitland, Phelps & Co.  
 Agents in London—The Bank of Scotland.

**Loan Societies.**

THE

**Ontario Investment Assoc'n,  
 LIMITED,  
 OF LONDON, ONTARIO.**

**CAPITAL** Subscribed, - \$2,650,000.00  
**CAPITAL PAID UP,** - 700,000.00  
**RESERVE FUND,** - 500,000.00  
**INVESTMENTS,** - 2,150,000.00

Money to invest on Mortgages on Real Estate, Municipal and School Debentures, and other Public Securities. Agents in Great Britain—Paulin, Sorley and Martin, 26 George St., Edinburgh.  
 Head Office, London, Ontario.

HENRY TAYLOR, CHARLES MURRAY,  
 Manager, President.

**Dominion Savings & Investment Soc.  
 LONDON, ONT.,  
 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 Peterborough Real Estate  
 Investment Co., Ltd.**

Incorporated 1878 by Letters Patent under Great Seal of Canada.

Authorized Capital, \$2,000,000  
 Subscribed Capital, 1,493,600  
 Paid-up Capital, 373,100  
 Assets 31st January, 1885, 1,150,000  
 Paid-up Capital held in Great Britain, 117,400  
 Debentures issued in Great Britain, 672,763.40

Directors in Canada.  
 MAJOR-GEN. HAULTAIN, late of her Majesty's East Indian forces, President, JOHN WALTON, Esq., J. P., Vice President.

GEORGE A. COX, Esq., Mayor of Peterborough.  
 RICHARD HALL, Esq., of Messrs. Hill, Innes & Co.  
 H. J. LEFRERE, Esq., A. G. DUNLOP, Esq., A. P. POUSETTE, Esq., T. G. HAZLITT, Esq., Barrister.

Bankers in Canada—The Ontario Bank.  
 Bankers in Great Britain—The British Linen Company Bank.

Chief Agents in Great Britain—Finlayson & Auld, Writers, 150 and 161 West George Street, Glasgow.  
 Agents in Edinburgh—Ronald & Ritchie, S. S. C., 20 Hill Street.  
 Agent in Aberdeen—Geo. Allan, Advocate, 56 Castle Street.

POUSETTE & ROGER,  
 Managers, Peterborough, Ont.

**The London Loan Company of Canada.**

Subscribed Capital, \$600,700 00; Reserve and Contingent Fund, \$49,755.51; Assets, \$809,316.30.

Directors—THOMAS KENT, President; JAMES OWREY, Vice-President; THOMAS MCCORMICK, GEO. D. SUTHERLAND, J. A. NELLIES, M.D., W. PUDDICOME, ANDREW WELDON.  
 Manager—ALGOLM J. KENT.

Solicitors—Gibbons, McNab, Mulhern & Harper, Bankers—Merchant's Bank of Canada.

Applications are invited for an investment of \$100,000 Debentures at 6 p. c., interest payable half-yearly.

OFFICE—Ablon Block, No. 433 Richmond St., London, Ont.

The Chartered Banks.

**The Federal Bank of Canada.**

HEAD OFFICE, TORONTO.

Capital, \$1,125,000  
 Rest, 100,000

DIRECTORS.

S. NORDHEIMER, Esq., - PRESIDENT  
 J. S. PLAYFAIR, Esq., - VICE-PRESIDENT.  
 WM. GALBRAITH, Esq., EDWD GURNEY, Esq.  
 B. CRONYN, Esq., H. E. CLARKE, Esq., M.P.  
 J. W. LANGMUIR, Esq.

G. W. YARKER, GENERAL MANAGER.  
 Aurora, Chatham, Guelph, Kingston, London, Newmarket, Simcoe, St. Mary's, Strathroy, Tilsonburg, Toronto, Winnipeg, and Yorkville.

New York, - American Exchange National Bank.  
 to n, - The Mavorick National Bank.  
 Great Britain, - The National Bank of Scotland.

**ST. STEPHEN'S BANK.**

INCORPORATED 1836.

**ST. STEPHEN'S, N. B.**

Capital \$200,000

F. H. TODD, - 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. St. John—Bank of New Brunswick.

**Commercial Bank of Newfoundland.**

ST. JOHN'S, - - - - - NFL'D.

ESTABLISHED 1857. INCORPORATED 1858.

Capital, - - - - - \$306,000

Reserve, - - - - - 60,000

HENRY COOKE, 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.

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 STEAM NAVIGATION  
 GUIDE**

Published Monthly, containing the TIME-TABLES and MAPS of all the CANADIAN and the principal AMERICAN RAILWAY and STEAM NAVIGATION LINES.

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 Bonne accommodation pour les Voyageur

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**BUCKINGHAM VILLAGE, P.Q.**

**Excelsior Mngf. & Refining Co.,**  
 182 Queen St. West, Toronto.

Sole Manufacturers of  
**DEWAR'S HAMMER-HARDENING ANTI-FRICTION METAL.**  
 Sent for list of Testimonials, &c.

The Chartered Banks.

**ONTARIO BANK.**

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

HEAD OFFICE, TORONTO.

DIRECTORS.

Sir Wm. P. HOWLAND, President; DONALD MACKAY, Esq., Vice-President; Hon. G. E. Fraser, G. M. Ross, Esq., R. K. Burgess, Esq., A. M. Smith, Esq., G. R. H. Cockburn, Esq.

C. HOLLAND, GENERAL MANAGER.  
 BRANCHES:—Lowmanville, Guelph, Lindsay, Cornwall, 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.

**ST. JOHNS BANK.**

L. MOLLEUR, President, St. Johns. ISAAC COOTE, Senior Agent, St. Johns, Vice-President. W. DROSSEAU, Merchant, Town Councillor, St. Johns. FUS. GOSSELIN, Merchant, St. Alexandre. A. A. L. BAILEY, 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, 226,420  
 Agents—Montreal, Bank of Montreal; New York, Bank of Montreal; Boston, Maverick Nat. Bank.

**Loan Societies.**

THE

**HAMILTON PROVIDENT and LOAN SOCIETY.**

DIVIDEND No. 29.

Notice is hereby given that a Dividend of Four Per Cent. upon the Paid-up Capital Stock of the Society has been declared for the half-year ending DECEMBER 31st, 1885, and that the same will be payable at the Society's Banking House, Hamilton, Ontario, on and after

SATURDAY, the 2nd of JANUARY, 1886.

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

H. D. CAMERON,  
 Treasurer.

Hamilton, 7th Dec., 1885.

**RICHELIEU & ONTARIO  
 Navigation Co.**



The Steamers of this Company between **MONTREAL AND QUEBEC,** will commence running regularly on 6th May, as under:—

The Steamer QUEBEC, Capt. R. NELSON, on Mondays, Wednesdays and Fridays, and The Smr. THREE RIVERS, Capt. L. H. ROY, on Tuesdays, Thursdays and Saturdays, at 6 o'clock, p.m., from MONTREAL.

Steamer BOHEMIAN, Capt. BAKER, will leave for Cornwall and intermediate ports every Tuesday and Friday, at 12 o'clock noon, commencing Friday, 8th May.

The Steamer BERTHLER, Capt. COLLETTE, leaves for Three Rivers every Tuesday and Friday at 1 p.m.

Steamer CHAMBLY, Capt. GEO. NELSON, leaves for Chambly every Tuesday and Friday at 1 p.m.

Steamer CULTIVATEUR, Capt. LAFORCE, leaves daily (Sundays excepted) at 2 p.m., for Verchere, calling at Boucherville, Verrems and Bout de l'Isle. For L'Assomption and St. Paul l'Ermite, on Mondays, Tuesdays, Wednesdays and Saturdays; and for Contrecoeur on Mondays, Wednesdays, Thursdays and Saturdays, and Lachenaie Thursdays and Fridays.

COMPANY'S TICKET OFFICES:—R. A. Dickson, 136 1/2 St. James St., opposite St. Lawrence Hall; J. J. McComill, Windsor Hotel, Robt. McEwen, Canal Basin, and at the Company's Ticket Office, Richelieu Pier, foot of Jacques Cartier Square.

ALEX. MILLOY, J. B. LABELLE,  
 Traffic Manager, General Manager.  
 General Offices, 228 St. Paul St., Montreal, Oct., 1885.