The Sovereign Bank of Canada.

MONTREAL

\$2,000,000 00 250,000 00

PRESIDENT: H. S. HOLT, Esq.

VICE-PRESIDEN'S: RANDOLPH MACDONALD, Esq. JAMES CARRUTHERS, Esq.

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JOHN PUGSLEY, ESQ.

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B NKERS AND CORRESPONDENTS:

In the U_sit d * intes*— J. P. Morgan & Co., New York; The Standard Trust Company, New York; Commer ial National Bank, Chicago; Girard National Bank, Philadelphia; Atlantic National Bank, Boston; Merchantel, Laclede National Bank, St. Louis, Mo.; National Live Stock Bank, Chicago; State Savings Bank, Detroit. In Great Britain—J. S. Morgan & Co., State Savings Bank, Detroit, In Great Britain—J. S. In Germany—Dresdner Bank, Hamburg, Berlin, & C. M. STEWART, General Manager—D. M. STEWART, General Manager—

D. M. STEWART, General Manager

National Trust Company LIMITED. Reserve, \$280,000 00

OFFICES:
TORONTO.

IN Which Trust Companies can be of Service:

1. As Escentor of Wills and Administrator of Estates.

2. As Trustee of Bonds and Private Settlements.

3. As Liquidator, Receiver and Curator of Bankruptcles.

4. As Agent and Attorney of Excentors and others.

5. As Investment Agent for Trust and Private Funds.

6. As Registrar of Stock for Joint Stock Companies.

7. As Depository of Deeds, Securities, etc.

8. As Financial Agent.

10.3 St. Jacon. Capital, \$1,000,000.00 WINNIPEG

IBS St. JAMES STREET, MONTREAL, Correspondence and Interviews invited.

A. G. ROSS, Manager.

. . THE . .

CENTRAL CANADA

LOAN and SAVINGS COMPANY, CANADA TORONTO.

WE HAVE PURCHASED, AFTER CAREFUL INVESTIGATION, VARIOUS ISSUES OF Municipal, Street Ry. Telephone & Ry. Bonds WHICH WE NOW OFFER, TO YIELD FROM

31/2 TO 51/2 PER CENT.

DEBENTURES

issued from one to five years bearing 5° , interest, payable half-yearly.

All the information for the asking. Write To-day.

Standard Loan Company 24 Adelaide Street East, TORONTO.

ALEX. SUTHERLAND, D.D. . PRESIDENT. W. S. DINICK.

MANAGER.

Eastern Townships Bank

DIVIDEND No. 86.

Notice is hereby given that a Dividend of

Three and One-Half Per Cent.

for the current half-year, has been declared upon the paid-up Capital Stock of this Bank tbut on new stock to apply from date of payment only), and that the same will be oavable at the Head Office and Branches on and after

Friday, 2nd day of January next.

The Transfer Books will be closed from the 15th to the 31s. December, both days inclusive. By order of the Board,

J MACKINNON. Sherbrooke, 3rd Dec. 1902. General Manager.

The RELIANCE Loan and Savings Company

OF ONTARIO

84 KING STREET EAST, TORONTO Manager, J. BLACK LOCK President, Hon JOHN DRYDEN. Secretary, W. N. 1 Ol.1 AR

Vice-President, JAMES GUNN, Esq.

BANKERS: IMPERIAL BANK OF CANADA. BANK OF NOVA SCOTIA.

PROCRESS OF THE COMPANY.

Ending Dec. 31. 1st year, 1896 2nd " 1897 3rd " 1898 4th " 1899	Fully paid. \$ 24,800.00 166,575.00 251,514.45 354,434.08	Total Assets. \$ 40,751,79 255,334.91 488,423.29 757,274.40 244,316.03	Earnings, \$ 1,105.71 9,500.48 28,155.94 49,136.80 66,637.85
5th " 1900	441,345.81	944,316.03	66,637.85
6th " 1901	533,290 00	1,086,853.60	77,009.02

By an order of the Lieutenant-Governor-in-Council, dated July 10, 1901, he Company is authorized to issue PERMANENT STOCK in shares of 10.00 each. These shares are now offered for subscription at a Premium of Ten per Cent.

The Trust and Loan Company

OF CANADA INCORPORATED by ROYAL CHARTER, A.D. 1845.

\$7,300,000 Capital Subscribed 15.000,000 With power to increase to -1.581.666 Paid up Capital -864,612 Cash Reserve Fund

Money to Loan on Real Estate and Surrender Value of Life Policies.

Apply to the Commissioner, Trust & Loan Go. of Ganada, 26 St. James Street, MONTREAL

SAFETY

Is the First Consideration of Cautious Men and Women

Safety Deposit Vaults. Epecial Department for Ladies. your Diamonds and other valuables, also important Deeds, etc., in these vaults beyond the risk of Theft or Fire. TRUST DEPARTMENT

The attention of Bankers, Lawyers, Wholesale and Retail Business Men is respectfully called to notice that this Company acts of Business and Business Men is respectfully called to notice that this Company acts of Business and the Insolvent Estates, Administrator of Estates, Judicial Surety in Civil Cases, Executor Under Wills, Registrar of Transfer Agent for Corporations, and the Investment of Trust Money under the direction of its Board, Company Guarantee-ing Frincipal and Interest.

MONTREAL TRUST & DEPOSIT CO'Y., 1707 NOTRE DAME ST

HE SISSIBOO

MONTREAL OFFICE

WEYMOUTH BRIDGE, Nova Scotia

GENERAL OFFICE: WEYMOUTH BRIDGE, N.S.

"GROUND WOOD PULP"

R. WILSON SMITH, President,

E. MACKAYEDGAR BOCY.

MILLS: Sissipoo Falls, Weymouth Falls. DIGBY CO., N. B

Cable; Address : "SISSIBOO," Watkins, A.B.C. and Liebers Codes.