

## The two important elements

which enter into consideration of the desirability of an investment are safety, and profits which the investment earns. It must be conceded as beyond question that the maximum of safety obtains in the investment of money upon first-class mortgages, upon improved real estate in towns and cities, worth double the amount loaned, occupied as homes by the borrowers, who by the payment of their monthly instalments continue to add to the safety of the investment by the Company. The Permanent Stock of The Standard combines all these elements of safety and can certainly be said to be the ideal investment. Shares \$100 each, par value. The issue is limited. Write for particulars.

### THE STANDARD LOAN COMPANY

Equity Chambers, Adelaide St. East  
REV. ALEX. SUTHERLAND, D.D., Pres.  
W. S. DINNICK, Manager.

## The Canada Permanent and Western Canada Mortgage Corporation

WALTER S. LEE,  
—GENERAL MANAGER.

Savings Received . . .  
on Deposit—  
Debentures - Issued  
Interest Allowed . . .  
Money - to - Loan

President: - - - George Gooderham  
1st Vice-President  
and Chairman of J. Herbert Mason  
Executive Committee:  
2nd Vice-President: - - - W. H. Beatty

COMPANY'S NEW OFFICES:  
TORONTO ST., TORONTO.  
BRANCH OFFICES:

WINNIPEG, MAN. VANCOUVER, B.C.  
ST. JOHN, N.B. EDMONTON, N.W.T.

### THE WESTERN BANK OF CANADA

Head Office,  
OSHAWA, ONT.

Capital Authorized ..... \$1,000,000 00  
Capital Subscribed ..... 500,000 00  
Capital Paid-up ..... 401,000 00  
Rest ..... 134,000 00

#### Board of Directors

JOHN COWAN, Esq., President REUBEN S. HAMLIN, Esq., Vice-President  
W. F. Cowan, Esq. W. F. Allen, Esq. J. A. Gibson, Esq.  
Robert McIntosh M.D. Thomas Paterson, Esq.

T. H. McMILLAN

Cashier  
Branches—Midland, Tilsonburg, New Hamburg, Whitby, Pickering, Paisley, Pen-  
tangishene, Port Perry, Tavistock, Ont.

Drafts on New York and Sterling Exchange bought and sold. Deposits received and  
interest allowed. Collections solicited and promptly made.  
Correspondents in New York and in Canada—The Merchants Bank of Canada. Lon-  
don, Eng.—The Royal Bank of Scotland.

### HALIFAX BANKING CO.

Incorporated 1872.

Capital Paid-up ..... \$600,000 Reserve Fund ..... \$475,000  
HEAD OFFICE, HALIFAX, N.S.  
H. N. WALLACE Cashier

#### DIRECTORS

ROBIE UNIAKKE, President C. W. ANDERSON, Vice-President  
W. N. Wickwire John MacNab W. J. G. Thomson

BRANCHES—Nova Scotia: Halifax, Amherst, Antigonish, Barrington, Bridgewater,  
Canning, Lockeport, Lunenburg, Middleton, New Glasgow, Parrsboro, Springhill, Shel-  
burne, Truro, Windsor. New Brunswick: Sackville, St. John.

CORRESPONDENTS—Dominion of Canada: Molsons Bank and branches. New York:  
Fourth National Bank. Boston: Suffolk National Bank. London, England: Parr's Bank  
Limited.

### BANK OF YARMOUTH

NOVA SCOTIA

T. W. JOHNS, Cashier  
H. G. FARISH, Assistant Cashier

#### Directors:

John Lovitt, Pres. S. A. Crowell, Vice-Pres.  
H. Cann Augustus Cann J. Leslie Lovitt

#### CORRESPONDENTS AT

Halifax—The Royal Bank of Canada.  
St. John—The Bank of Montreal.  
Montreal—The Bank of Montreal and Molsons Bank.  
New York—The National Citizens Bank.  
Boston—The Eliot National Bank.  
Philadelphia—Consolidation National Bank.  
London, G. B.—The Union Bank of London.

Prompt attention to Collections.

### The RELIANCE Loan and Savings Co. of Ontario

84 King St. East, Toronto

President, HON. JOHN DRYDEN  
Vice-President, JAMES GUNN, Esq.  
Manager, JOHN BLACKLOCK.  
Secretary, H. WADDINGTON.

#### Progress of the Company

	Total Assets	Earnings
1st year.....	\$40,751.79	\$1,105.71
2nd ".....	255,334.91	9,500.48
3rd ".....	488,423.28	28,155.93
4th ".....	757,274.40	49,133.80
5th ".....	944,316.03	66,637.85

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

INCORPORATED  
1896

### ST. STEPHEN'S BANK

St. Stephen's,  
N.B.

Capital.....\$200,000 Reserve.....\$45,000  
W. H. TODD, President F. GRANT, Cashier  
Agents—London, Messrs. Glyn, Mills, Currie & Co. New York, Bank of New York, B.N.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.

### EASTERN TOWNSHIPS BANK

Established 1859.

Authorized Capital, \$2,000,000 Capital paid up, \$1,742,535 Reserve Fund, \$1,050,000

#### Board of Directors

R. W. HENEKER, President. HON. M. H. COCHRANE, Vice-President.  
Israel Wood J. N. Galer N. W. Thomas G. Stevens  
C. H. Katham H. B. Brown, K.C. J. S. Mitchell

Head Office—Sherbrooke, Que. WM. FARWELL, General Manager.

Branches—Province of Quebec: Montreal, Waterloo, Cowansville, Rock Island,  
Coaticook, Richmond, Granby, Huntingdon, Bedford, Magog, St. Hyacinthe, Orms-  
town. Province of B. C.: Grand Forks, Phoenix.

Agents in Canada—Bank of Montreal and Branches. Agents in London, Eng.—  
National Bank of Scotland. Agents in Boston—National Exchange Bank. Agents  
in New York—National Park Bank.

Collections made at all accessible points and remitted.

### PEOPLE'S BANK OF HALIFAX

Paid-up Capital.....\$700,000 Reserve Fund.....260,000

#### Board of Directors:

J. J. STEWART, President GEORGE R. HART, Vice-President  
W. H. Webb, Hon. G. J. Troop, John Murphy, Andrew Mackinlay.  
D. R. Clarke, Cashier.

#### Head Office, HALIFAX, N.S.

Agencies—North End Branch—Halifax, Edmundston, N.B., Wolfville, N.S.,  
Woodstock, N.B., Lunenburg, N.S., Shediac, N.B., Port Hood, C.B., Fraserville,  
Que., Canso, N.S., Lewis, P.Q., Lake Megantic, P.Q., Cookshire, P.Q., Quebec,  
P.Q., Hartland, N.B., Danville, P.Q., Grand Falls, N.B., Mahone Bay, N.S.,  
Mabou, C.B., St. Raymond, P.Q., Grand Mere, P.Q.

Bankers—The Union Bk. of London, London, G.B.; The Bank of New York,  
New York; New England National Bank, Boston; Bank of Toronto, Montreal.

### THE HAMILTON PROVIDENT AND LOAN SOCIETY

President - - HON. A. T. WOOD,  
Vice-President - ALEXANDER TURNER, Esq

Capital Subscribed.....\$1,500,000 00  
Capital Paid-up.....1,100,000 01  
Reserve & Surplus Funds 356,752 19

#### DEBENTURES ISSUED FOR 1, 2 OR 3 YEARS

Interest payable half-yearly at the highest current rates.  
Executors and Trustees are authorized by law to invest  
in Debentures of this Society.

Head Office—King St., Hamilton

C. FERRIE, Treasurer

### LONDON & CANADIAN LOAN & AGENCY CO.

Limited.

GEO. R. R. COCKBURN, President.  
THOMAS LONG, Vice-President.

Subscribed Capital .....\$1,000,000  
Rest .....210,000

#### MONEY TO LEND

on Bonds, Stocks, Life Insurance  
Policies and Mortgages.

Rates on application

V. B. WADSWORTH,

Manager,  
103 Bay Street, Toronto.

### LA BANQUE NATIONALE

Head Office, - - - QUEBEC

Paid-up Capital .....\$1,200,000  
Rest .....275,000  
Undivided Profits .....\$54,738.91

#### Board of Directors:

R. AUDETTE, Esq., Pres. A. B. DUPUIS, Esq., Vice-Pres.  
Hon. Judge Chauveau N. Rioux, Esq. N. Fortier, Esq.  
V. Chateaufort, Esq. J. B. Laliberte, Esq.  
P. LAFRANCE, Manager N. LAVOIE, Inspector

#### Branches:

Quebec, St. John Suburb Sherbrooke, P.Q.  
" St. Roch. St. Francois N.E. Beauce  
Montreal Ste. Marie, Beauce  
Roberval, Lake St. John Chicoutimi  
Ottawa, Ont. St. Hyacinthe, P.Q.  
Joliette, Que. St. John's, P.Q.  
Rimouski, Que. Murray Bay, P.Q.  
Fraserville, P.Q. Montmagny, P.Q.  
St. Castier, P.Q. Nicolet, P.Q.  
Coaticook, P.Q.

#### Agents:

England—The National Bank of Scotland, London.  
France—Credit Lyonnais, Paris and branches.  
United States—The National Bank of the Republic, New  
York; Shoe and Leather National Bank, Boston.  
Prompt attention given to collections.