

The Charter of Banks.

THE WESTERN BANK OF CANADA.

HEAD OFFICE, - OSHAWA, ONT.

Capital Authorized \$1,000,000
 Capital Subscribed 500,000
 Capital Paid-up 389,091
 Res. 86,000

BOARD OF DIRECTORS.
JOHN COWAN, Esq., President.
ROBERT S. HAMLIN, Esq., Vice-President.
 W. F. Cowan, Esq., W. F. Allen, Esq.,
 Robert McIntosh, M. D., J. A. Gibson, Esq.,
 Thomas Paterson, Esq.,
 T. H. McMILLAN, Esq., Cashier.

BRANCHES—Midland, Tilsonburg, New Hamburg, Whitby, Paisley, Penetanguishene and Port Perry. 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, London, Eng.—The Royal Bank of Scotland.

PEOPLE'S BANK OF HALIFAX.

PAID UP CAPITAL, - - - - - \$700,000

BOARD OF DIRECTORS:
 Augustus W. West, President.
 W. J. Coleman, Vice-President.
 Hon. M. H. Kichey, Patrick O'Mullin, James Fraser.

HEAD OFFICE, - - - - - HALIFAX, N.S.
 Cashier, John Knight.

AGENCIES:
 North End Branch—Halifax. Edmundston, N. B.
 Wolfville, N. S. Woodstock, N. B. Lunenburg, N. S.
 Shediac, N. B. North Sydney, C. B. Port Hood, C. B.
 Fraserville, Que. Windsor, N. S.

BANKERS:
 The Union Bank of London, . . . London, G.B.
 The Bank of New York, New York.
 New England National Bank, . . . Boston
 The Ontario Bank, Montreal.

LA BANQUE NATIONALE.

HEAD OFFICE - - - - - QUEBEC.

Paid-up Capital, \$1,200,000
 Res., \$30,000

BOARD OF DIRECTORS:
 A. GABOURY, Pres't. F. KIROUAC, Vice-Pres't.
 E. W. Methot, E-q. T. LeDroit, E. q.
 A. B. Dupuis, Esq. R. Audette, Esq.

P. LAFRANCE, Cashier.
 M. A. LABRECQUE, Inspector.

BRANCHES.
 Quebec, St. John Suburb, C. Cloutier, Accountant.
 " St. Sauveur, " L. Drouin, "
 " St. Roch, " J. E. Huot, Manager.
 Montreal, " M. Benoit, "
 " St. Lawrence st., G. A. Duguay, "
 Sherbrooke, " W. G. Gourey, "
 St. Francois, N.E., Beauce, N. A. Boivin, "
 Chicoutimi, " J. E. A. Dubuc, "
 Ottawa, Ontario, " A. A. Tallon, "
 Winnipeg, Man., " G. Crebassa, "

AGENTS.
 England—National Bank of Scotland, London.
 France—Credit Lyonnais, Paris and branches,
 Messrs. G. unebaum Freres & Cie., Paris.
 United States—National Bank of the Republic,
 New York—National Revere Bank, Boston.
 Prompt attention given to collections.
 Correspondence respectfully solicited.

The Traders Bank of Canada.

INCORPORATED BY ACT OF PARLIAMENT 1885.

Capital Paid-up, - - - - - \$607,400
 Reserve Fund, - - - - - 75,000

Head Office, - - - - - TORONTO.

BOARD OF DIRECTORS.
 Wm. BELL, Esq., of Guelph, President.
 Wm. MCKENZIE, Vice-President.
 Robt. Thomson, Esq., of Hamilton, C. D. Warren
 W. J. Gage, Jno. Drynan, J. W. Dowd,
 H. STRATHY General Manager.

BRANCHES.
 Hamilton, Ri'getown,
 Drayton, Ingersoll, Sarnia,
 Elmira, Leamington, Strathroy,
 Glencoe, Orillia, St. Mary's,
 Guelph, Port Hope, Tilsonburg.

New York Agents—The American Exchange National Bank
 Great Britain—The National Bank of Scotland.
 Prompt attention paid to collections.

Imperial Loan & Investment Company OF CANADA, Ltd.

Imperial Buildings, 32 and 34 Adelaide Street East, TORONTO.

Authorized Capital, \$1,000,000
 Paid-up Capital, 703,500
 Reserved Funds, 164,000

President—JAS. THORNBURN, M.D.
 Vice President—HON. GEO. A. KIRKPATRICK, Lieut.-Governor of Ontario.
 General Manager—E. H. KERTLAND.
 Managers of the Manitoba Branch—Hon. J. N. Kirchoff, B. B. don. Agents for Scotland—Messrs. Torrie, Brodie & MacLagan, Edinburgh.
 Money advanced on the security of Real Estate on favorable terms.

The Loan Companies.

CANADA PERMANENT Loan & Savings Company.

Invested Capital - - - - - \$12,000,000

HEAD OFFICE, TORONTO ST., TORONTO.
 SAVINGS BANK BRANCH.—Sums of \$4 and upwards received at current rates of interest, paid or compounded half-yearly.
 DEBENTURES.—Money received on deposit for a fixed term of years, for which debentures are issued, with half-yearly interest coupons attached. Executors and Trustees are authorized by law to invest in the Debentures of this Company. The Capital and Assets of this Company being pledged for money thus received, depositors are at all times assured of perfect safety.
 Capital supplied to holders of productive real estate. Application may be made to
J. HERBERT MASON,
 Managing Director, Toronto.

THE FREEHOLD Loan and Savings Company,

COR. VICTORIA AND ADELAIDE STS., TORONTO.
 ESTABLISHED IN 1859.

Subscribed Capital \$3,235,500
 Capital Paid-up 1,819,100
 Reserve Fund 659,550

President, C. H. GOODEHAM
 Manager, Hon. S. O. WOOD.
 Inspectors, JOHN LECHE & T. GIBSON.

Money advanced on easy terms for long periods; repayment at borrower's option.
 Debentures issued and money received on deposit. Executors and Trustees authorized by Act of Parliament to invest in the Debentures of this Company.

THE HAMILTON PROVIDENT & LOAN SOCIETY.

Notice is hereby given that the Twenty-Second General Annual Meeting of the shareholders of this Society will be held at the Society's office, in Hamilton, on Monday, the 5th day of March next, at eleven o'clock a.m., for the purpose of electing directors to serve for the ensuing year, and for all other general purposes relating to the management of this Society.
 A full statement of the Society's affairs for the year ending December 31st, 1893, will be submitted to the meeting.
H. D. CAMERON, Treasurer.
 Hamilton, Ont., 15th Feb., 1894.

LONDON & CANADIAN Loan & Agency Co., Ltd.

DIVIDEND No. 41.

Notice is hereby given that a dividend of four per cent. upon the paid up capital stock of the company, for the half-year ending 24th February, 1894 (being at the rate of 8 per cent. per annum) has this day been declared, and that the same will be payable on the 15th March next.
 The transfer books will be closed from the 1st to the 7th March, both days inclusive.
 By order of the directors.
J. F. KIRK, Manager.
 Toronto, 13th Feb., 1894.

THE DOMINION Savings & Investment Society

LONDON, CANADA.

Capital Subscribed.....\$1,000,000 00
 Capital Paid-up 932,474 97
 Total Assets..... 2,541,974 27

ROBERT REID (Collector of Customs) PRESIDENT.
T. H. PURDUM (Barrister) Inspecting Director.
H. E. NELLES, Manager.

The Farmers' Loan and Savings Company.

OFFICE, No. 17 TORONTO ST., TORONTO.

Capital.....\$1,057,250
 Paid-up 611,430
 Assets 1,325,000

Money advanced on Improved Real Estate at lowest current rates.
 Sterling and Currency Debentures issued.
 Money received on deposit, and interest allowed payable half-yearly. By Vic. 49, Chap. 80, Statutes of Ontario, Executors and Administrators are authorized to invest trust funds in Debentures of this Company.
WM. M. LOCK, M.P., GHO. E. C. BETHUNE,
 President, Secretary-Treas.

The Loan Companies.

WESTERN CANADA Loan & Savings Co.

OFFICES, No. 76 CHURCH ST., TORONTO
 Established 1863.

Subscribed Capital \$5,000,000
 Paid-up Capital 1,500,000
 Reserve 770,000

MONEY TO LEND
 On first-class city or farm Property at current rates.
 Debentures issued and money received on deposit. Executors and Trustees authorized by Act of Parliament to invest in the Debentures of this Company.
WALTER S. LEE.

HURON AND ERIE Loan and Savings Company,

LONDON, ONT.

Capital Subscribed \$2,500,000
 Capital Paid-up 1,300,000
 Reserve Fund 626,000

Money advanced on the security of Real Estate on favorable terms.
 Debentures issued in Currency or Sterling. Executors and Trustees are authorized by Act of Parliament to invest in the Debentures of this Company. Interest allowed on Deposits.
J. W. LITTLE, G. A. SOMERVILLE,
 President, Manager.

THE HOME Savings and Loan Company.

(LIMITED).

OFFICE: No. 78 CHURCH ST., TORONTO

Authorized Capital.....\$2,000,000
 Subscribed Capital..... 1,750,000

Deposits received, and interest at current rates allowed.
 Money loaned on Mortgage on Real Estate, on reasonable and convenient terms.
 Advances on collateral security of Debentures, and Bank and other Stocks.
HON. FRANK SMITH, JAMES MASON,
 President, Manager

BUILDING AND LOAN ASSOCIATION.

Paid-up Capital.....\$ 750,000
 Total Assets, now..... 1,845,838

DIRECTORS.
 President, Larratt W. Smith, Q. C., D. C. L.
 Vice-President, Geo. R. R. Cockburn, M.A., M.P.
 Wm. Mortimer Clark, W.S. Q.C. Joseph Jackson,
 George Murray. C. S. Gzowski, Jr.
 Robert Jenkins.
WALTER GILLESPIE, Manager.

OFFICE: COR. TORONTO AND COURT STS.
 Money advanced on the security of city and farm property.
 Mortgages and debentures purchased.
 Interest allowed on deposits.
 Registered Debentures of the Association obtained on application.

The London & Ontario Investment Co.

LIMITED,
 OF TORONTO, ONT.

President, Hon. FRANK SMITH.
 Vice-President, WILLIAM H. BRATTY, Esq.

DIRECTORS.
 Messrs. William Ramsay, Arthur B. Lee, W. B. Hamilton, Alexander Nairn, George Taylor, Henry Gooderham and Frederick Wyld.
 Money advanced at current rates and on favorable terms, on the security of productive farm, city and town property.
 Money received from investors and secured by the Company's debentures, which may be drawn payable either in Canada or Britain with interest half yearly at current rates.
A. M. COBBY Manager
 64 King Street East Toronto.

The Ontario Loan & Savings Company,

OSHAWA, ONT.

Capital Subscribed \$300,000
 Capital Paid-up 300,000
 Reserve Fund 75,000
 Deposits and Can. Debentures 605,000

Money loaned at low rates of interest on the security of Real Estate and Municipal Debentures. Deposits received and interest allowed.
W. F. COWAN, President.
W. F. ALLEN, Vice-President.
T. H. McMILLAN, Sec-Treas.