INVESTMENT AND LOAN COMPANIES

Investment vs. Speculation.

"A high return should at once excite suspicion in the mind of the prospective investor."

—Financial Post.

There are securities which promise a high rate of innerest and the chance of an increase in value, but for those dependent upon the income from their investments, or endeawaring to lay up money for their old age, they are too speculariest \$1.000 in these Bonds, they will get the \$1.000 when it becomes due, and that the interest upon it will be promptly paid in the meantime. These Bonds may be obtained in any sum from one hundred dollars upwards. They are, therefore, available for the investment of small sums.

CANADA PERMANENT MORTGAGE CORPORATION

Forento Street

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ESTABLISHED 1855

Huron & Erie Loan & Savings Co.

DEBENTURES—SAVINGS—MORTGAGES

Paid-up Capital Reserve

\$ 1,900,000 1,900,000

Total Assets over

13,000,000

MAIN OFFICES 445 Richmond St., BRANCH 366 Talbot St.,

LONDON

ST. THOMAS

The Hamilton Provident and Loan Society

Capital Subscribed, \$1,500,000. Capital Paid-Up, \$1,100,000

Reserve and Surplus Funds \$695,946.97
TOTAL ASSETS - \$4.418,040.11

DEBENTURES issued for one or more years with interest at four per cent. per annum, payable half-yearly. The Debentures of this Society are a legal investment for Trust Funds. Correspondence invited.

Head Office, King Street, HAMILTON, OHT.

C. FERRIE, Treas

A. TURNER, President

LONDON & CANADIAN LOAN & AGENCY CO., Ltd.

Paid-up Capital, \$1,000,000. Reserve, \$340,000. Assets, \$4,391,000.

Debentures

Issued, one hundred dollars and upwards, one to five years

4 Per Cent.

Interest payable half-yearly. These Investment. Mortgage Loans made in Ontario, Manitoba and Saskatchewan.

W. WEDD Jr., Secretary.

V. B. WADSWORTH, Manager

THE TORONTO MORTGAGE COMPANY

Apital Paid-up ### \$724,550 00 | \$724,550 00 |
Standard ### \$724,550 00 |
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\$72

Debentures issued to pay 4%, a Legal Investment for Trust Funds. Deposits received at 32% interest, withdrawable by cheque. Loans made on improved Real Estate on favourable terms.

WALTER GILLESPIE, Manager

The Standard Loan Company

We offer for sale debentures bearing interest at FIVE per cent. per annum, payable half-yearly. These debentures offer an absolutely safe and profitable investment, as the purchasers have for security the entire assets of the company.

Capital and Surplus Assets, \$1,350,000.00 Total Assets, \$2,700,000.00

J. A. KAMMERER

W. S. DINNICK Toronto R. M. MacLEAN London, Eng.

DIRECTORS

RIGHT HON. LORD STRATHCONA AND MOUNT ROYAL, G.C.M.G. DAVID RATZ R. H. GREENE HUGH S. BRENNAN W. L. HORTON A. J. WILLIAMS

Head Office: Corner Adelaide and Victoria Streets, TORONTO

TORONTO

The RELIANCE Loan and Savings Company of Ontario

S4 KING STREET EAST - TORONTO

James Gunn N. H. Stevens H. Waddington C. R. Hill
President Vice-President Manager Secretary

Permanent Capital, fully paid 5 785,010.00

Assets - 2,019,415.56

Deposits subject to cheque withdrawal. We allow interest at 3½ per cent., compounded quarterly on deposits of one dollar and upwards. Deposit Receipts issued at 4%.

Debentures issued in amounts of \$100 and upwards for periods of 5 years with interest at 5 per cents per annum payable half-yearly. (Coupons attached) Moneys can be deposited by Mail.

AGRICULTURAL SAVINGS & LOAN CO.

LONDON - - ONTARIO
Pald-up Capital, \$630,200 Reserve Fund, \$365,000 Assets, \$2,490,919.84

W. J. REID. Pres. THOMAS BEATTIE, Vice-Pres. T. P. McCormice M. Masuret M. Masuret Money advanced on improved farms and productive city and town-properties, on favorable terms. Mortgages purchased. Deposits received. Debentures issued in Currency or Sterling.

C. P. BUTLER, Manager.

5% DEBENTURES

For a limited time we will issue debentures earning 5% interest payable half-yearly

The Dominion Permanent Loan Company

12 King Street West, Toronto
HON. J. R. STRATTON, President F. M. HOLLAND. Gen. Manager

The Ontario Loan and Debenture Co. John St. Clary, Pres. LONDON. Ont.

Capital Subscribed, \$2,000,000. Paid-up, \$1,200,000. Reserve Fund, \$850,000.

Depentures

issued for two to five years with half yearly coupons.

Principal and interest payable without charge at any hearch of Molsons Bank.

Total Liabilities, \$2,731,783.

Mortgage Loans on Improved Real Estate.

A. M. SMART, Manager.

THE DOMINION SAVINGS AND INVESTMENT SOCIETY

Masonic Temple Building, London Canada

Interest at 4 per cent. payable half-yearly on Debentures.

T. H. PURDOM, K.C., President

NATHANIEL MILLS, Manage

When in London call on The Monetary Times, Grand Trunk Building, Cockspur Street.