

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.

TRUST FUNDS

may be invested with the approval of an Order of the Lieutenant-Governor-in-Council of the Province of Ontario in the Debentures of

The Canada Permanent and Western Canada Mortgage Corporation

WE INVITE CORRESPONDENCE OR INTERVIEWS

Apply **HEAD OFFICE,** Toronto St., Toronto

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
Reserve	164,000 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, Penetanguishene, 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. London, Eng.—The Royal Bank of Scotland.

HALIFAX BANKING CO.

Incorporated 1872.

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

DIRECTORS

ROBIE UNITACKE, 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, Shelburne, 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.

THE RELIANCE LOAN & SAVINGS CO. OF ONTARIO

84 King St. East, Toronto

JOHN DRYDEN, President, Minister of Agriculture, Province of Ontario.
JAMES GUNN, Esq., Vice-Pres., Director and Superintendent Toronto Street Railway.
J. BLACKLOCK, Manager. H. WADDINGTON, Secretary.
PERMANENT STOCK—CLASS F—Permanent—Par value \$100.00. The company is prepared to accept a limited number of applications for this stock, which is now being issued at \$110.00. These shares receive their proportion of profits in cash semi-annually.
J. BLACKLOCK, Manager.

BANK OF YARMOUTH NOVA SCOTIA

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

Directors:

John Lovitt, President. S. A. Crowell, Vice-President.
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.

AGRICULTURAL SAVINGS & LOAN CO. LONDON, ONTARIO

Paid-up Capital	\$ 630,200
Reserve Fund	192,000
Assets	2,252,188

Directors:

Messrs D. Regan, President. W. J. Reid, Vice-President
Thos. McCormick. T. Beattie. T. H. Smallman.
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.

THE HAMILTON PROVIDENT AND LOAN SOCIETY

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

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

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. Kathan 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, Ormstown. 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	60,000
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Board of Directors:
PATRICK O'MULLIN, President GEORGE R. HART, Vice-President
J. J. Stewart, W. H. Webb, Hon. G. J. Troop, 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., Levis, P.Q., Lake Megantic, P.Q., Cookshire, P.Q., Quebec, P.Q., Hartland, N.B., Danville, P.Q., Grand Falls, P.Q., Mahone Bay, N.S., Mabou, C.B., St. Raymond, 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.

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., President A. B. DUPUIS, Esq., Vice-President
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 Rimouski, Que. Chicoutimi
" St. Roch. Fraserville, P.Q. St. Hyacinthe, P.Q.
Montreal St. Casimir, P.Q. St. John's, P.Q.
Roberval, Lake St. John Sherbrooke, P.Q. Murray Bay, P.Q.
Ottawa, Ont. St. Francois N.E. Beauce Montmagny, P.Q.
Joliette, Que. Ste. Marie, Beauce

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.

THE DOMINION SAVINGS & INVESTMENT SOCIETY

MASONIC TEMPLE BUILDING, LONDON, CANADA

Capital Subscribed	\$1,000,000 00
Total Assets, 31st Dec., 1900	2,272,980 88

T. H. PURDOM, Esq., K.C., President.
NATHANIEL MILLS, Manager.

ST. STEPHEN'S BANK

INCORPORATED 1836 St. Stephen's, N. B.

Capital	\$200,000	Reserve	\$45,000
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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.

LONDON & CANADIAN LOAN & AGENCY CO., Ltd.

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,
403 Bay Street, Toronto.