

**W**HY lock your money up in a bank to bear an insignificant rate of interest when you can purchase our Debentures, which are issued for one, two, three, four or five years, and bear interest at five per cent. per annum. Half-yearly interest coupons, made payable to bearer, are attached to these Debentures.

The Debentures are transferable. Remember your money is safe here. There is absolutely no chance for loss. Write us for further information.

**THE STANDARD LOAN CO.,**

24 Adelaide Street East, TORONTO  
W. S. DINNICK, - - - MANAGER

**THE CANADA PERMANENT AND WESTERN CANADA MORTGAGE CORPORATION**

Head Office:  
Toronto Street,  
TORONTO

**ASSETS**  
**\$23,000,000**

**DEPOSITS RECEIVED** INTEREST PAID OR COMPOUNDED HALF-YEARLY  
SPECIAL RATES ALLOWED FOR FIXED TERMS.

**DEBENTURES ISSUED** IN SUMS OF ONE HUNDRED DOLLARS AND UPWARDS. FOR TERMS OF FROM ONE TO FIVE YEARS.

**MONEY TO LOAN AT LOWEST RATES**

President, - - - GEORGE GOODERHAM.  
First Vice-President and Managing Director, - - J. HERBERT MASON  
Second Vice-President W. H. BEATTY

**EASTERN TOWNSHIPS BANK.**

**Annual Meeting.**

Notice is hereby given that the Annual General Meeting of the Shareholders of this Bank will be held in their Banking House in the City of Sherbrooke, on

**Wednesday, 4th Day of June next.**

The chair will be taken at 2 o'clock p.m. By order of the Board.

WM. FARWELL, General Manager.

Sherbrooke, 4th May, 1902.

**THE WESTERN BANK OF CANADA**

Head Office, Oshawa, Ont.

Capital Authorized...\$1,000,000 00  
Capital Subscribed... 500,000 00  
Capital Paid-up..... 420,000 00  
Reserve Fund..... 150,000 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, Sunderland, 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.

**PEOPLE'S BANK OF HALIFAX**

Paid-up Capital.... \$700,000  
Reserve Fund..... 280,000

**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., Levis, 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 HALIFAX BANKING CO.**

Established.....1825.  
Incorporated.....1872.  
Capital Paid-up..... \$600,000  
Reserve Fund..... 500,000  
**DIRECTORS**  
ROBIE UNIAKKE.....President  
C. WILLOUGHBY ANDERSON, Vice-President

MacNab W. J. G. Thomson W. N. Wickwire A. ALLAN, Inspector  
WALLACE - - - Cashier **HEAD OFFICE, HALIFAX, N.S.**  
**BRANCHES**—In Nova Scotia: Amherst, Antigonish, Barrington, Bridgewater, Canning, Lockeport, Lunenburg, Middleton, New Glasgow, Parrsboro, Shelburne, Springhill, Truro, Windsor. New Brunswick: Sackville, St. John.  
**CORRESPONDENTS**—Dominion of Canada: Molsions 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, Assistant 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 Molsions 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.**

**LA BANQUE NATIONALE.**

**NOTICE.**—On and after Thursday, the first of May next, this Bank will pay to its Shareholders a Dividend of Three per Cent. upon its capital for the six months ending on the 30th April next. The transfer books will be closed from the 16th to the 30th April next, both days inclusive.

The Annual Meeting of the Shareholders will take place at the Banking House, Lower Town, on Wednesday, the 14th May next, at three o'clock, p.m. The power of attorney to vote must, to be valid, be deposited at the Bank five full days before that of the meeting, i.e., before three o'clock p.m. on Wednesday, the 7th May next. By order of the Board of Directors.  
**P. LAFRANCE, Manager.**  
Quebec, 18th March, 1902.

**LONDON & CANADIAN LOAN & AGENCY CO.**

Limited.

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

Subscribed Capital, Fully Paid.....\$1,000,000  
Reserve Fund..... 210,000

**MONEY TO LEND**

on Bonds, Stocks, Life Insurance Policies and Mortgages.

Rates on application

V. B. WADSWORTH,  
Manager,

103 Bay Street, Toronto.

**UNION BANK OF HALIFAX**

Incorporated 1856.

Capital Authorized, - - - - - \$1,500,000  
Capital Subscribed, - - - - - 900,000  
Capital Paid-up, - - - - - 900,000  
Reserve Fund, - - - - - 575,000

**DIRECTORS**

WM. ROBERTSON, - - - President.  
WM. ROCHE, M.P., Vice-President.  
John H. Symons, C. C. Blackadar,  
Geo. Mitchell, M.P.P., E. G. Smith, A. E. Jones

**HEAD OFFICE, - - HALIFAX, N.S.**

E. L. THORNE, General Manager.  
C. N. S. STRICKLAND, - Inspector.

**Branches**—Halifax, Annapolis, Barrington Passage, Bridgetown, Clark's Harbor, Dartmouth, Digby, Granville Ferry, Kentville, Lawrencetown, Liverpool, New Glasgow, Sherbrooke, Wolfville, Yarmouth, Nova Scotia; Broad Cove Mines, Glace Bay, Mabou, North Sydney, St. Peter's, Sydney, Sydney Mines, Cape Breton and Port of Spain, Trinidad.

**ST. STEPHEN'S BANK**

St. Stephen 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.

**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 00  
Reserve & Surplus Funds 365,771 28

**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

**The RELIANCE**

Loan and Savings Company Of Ontario.  
84 KING ST. E., TORONTO

President  
Hon. JOHN DRYDEN  
Vice-President  
JAMES GUNN, Esq.  
Manager  
J. BLACKLOCK  
Secretary  
W. N. DOLLAR

**BANKERS**

Imperial Bank of Canada | Bank of Nova Scotia

**Progress of the Company**

End'g Dec. 31. Perm. Stock	End'g Dec. 31. Perm. Stock
1st year...1896...\$ 24,800 00	4th year...1899...\$354,434 08
2nd " ..1897... 166,575 00	5th " ..1900... 441,345 81
3rd " ..1898... 251,514 45	6th " ..1901... 533,290 00

Ending Dec. 31st.	Total Assets.	Earnings.
1st year.....1896.....\$ 40,751 79	\$ 1,105 71	
2nd " ..1897..... 255,334 91	9,500 48	
3rd " ..1898..... 488,423 28	28,155 93	
4th " ..1899..... 757,274 40	49,133 80	
5th " ..1900..... 944,316 03	66,637 85	
6th " ..1901..... 1,036,853 60	77,009 02	

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 Ten per Cent.