

## The Chartered Banks.

**EASTERN TOWNSHIPS BANK.**

Authorized Capital ..... \$1,500,000  
 Capital Paid in ..... 1,485,881  
 Reserve Fund ..... 500,000

**BOARD OF DIRECTORS.**

R. W. HENKES, President.  
 Hon. M. H. COCHRANE, Vice-President.  
 T. J. TUCK, N. W. THOMAS.  
 G. N. GALER, THOS. HART.  
 ISRAEL WOOD, D. A. MANSUR.

**HEAD OFFICE, - SHERBROOKE, QUE.**

WM. FARWELL, General Manager.  
 BRANCHES. - Waterloo, Cowansville, Stanstead,  
 Coaticook, Richmond, Granby, Huntingdon, Bedford.  
 Agents in Montreal—Bank of Montreal, London  
 Eng.—National Bank of Scotland, Boston—National  
 Exchange Bank, New York—National Park Bank.  
 Collections made at all accessible points and  
 promptly remitted for.

**THE WESTERN BANK OF CANADA.****HEAD OFFICE, - OSHAWA, ONT.**

Capital Authorized ..... \$1,000,000  
 Capital Subscribed ..... 500,000  
 Capital Paid-up ..... 360,000  
 Rest ..... 80,000

**BOARD OF DIRECTORS.**

JOHN COWAN, Esq., President.  
 ROBERT S. HAMILIN, 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, 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.  
 F. G. PARKER, 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.**

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

**DIRECTORS.**

A. GABOURY, Esq., Pres. F. KIROUAC, Esq., Vice-Prest.  
 Hon. I. Thibaudau, T. LeDroit, Esq., E. W. Methot,  
 Esq., A. Painchaud, Esq., Louis Bilodeau, Esq.  
 M. A. LABRECQUE, Inspector. P. LAFRANCE, Cashier.  
 Branches.—Montreal, A. Brunet, Manager; Ottawa,  
 P. I. Bazin, Manager; Sherbrooke, W. Gaboury,  
 Manager.

AGENTS.—England—The National Bank of Scotland,  
 London. France—Messrs. Grunbaum, Freres  
 & Co., Paris. United States—The National Bank  
 of the Republic, New York, and the National Revere  
 Bank, Boston.

The Notes of this Bank are redeemed by La Banque  
 Nationale at Montreal, Que., the Bank of Toronto at  
 Toronto, Ont., the Bank of New Brunswick at Saint  
 John, N. B., the Merchants Bank of Halifax at Hal-  
 ifax, N. S., and Charlottetown, P. E. I., the Union  
 Bank of Canada at Winnipeg, Man., and the Bank  
 of British Columbia at Victoria, B. C.

Particular attention given to collections and re-  
 turns made with utmost promptness.  
 Correspondence respectfully solicited.

**THE UNION BANK OF HALIFAX.**

(INCORPORATED 1856.)

Capital Paid-up, - - - \$500,000.  
 Reserve, - - - \$110,000.

**Board of Directors:**

W. J. STAIRS, Esq., - - - President.  
 HON. ROBERT BOAK, - - - Vice-President.  
 W. ROOPE, Esq., M.P.P., J. H. SYMONS, Esq.  
 W. TWining, Esq., C. C. BLACKADAR, Esq.  
 W. ROBERTSON, Esq.

**E. L. THORNE, Cashier.**

Agencies, Annapolis, - - - E. D. ARNAUD, Agent.  
 New Glasgow, - - - C. A. ROBSON, Agent.  
 North Sydney, - - - S. D. BOAK, Agent.

**BANKERS:**

The London & Westminster Bank, London, G. B.  
 The Commercial Bank of N.Y., - - - St. Johns, N.Y.  
 The National Bank of Commerce, - - - New York.  
 The Merchants National Bank, - - - Boston.  
 The Bank of Toronto & Branches, Upper Canada.  
 The Bank of New Brunswick, - - - St. John, N. B.  
 Collections solicited, and prompt returns made.  
 Current rate of interest allowed on deposits. Bills  
 of Exchange bought and sold, etc.  
 From the 1st December a SAVINGS BANK  
 DEPARTMENT will be opened at the Banking  
 House, Halifax, and at the branches in New Glas-  
 gow Annapolis and North Sydney, C.B.

## The Loan Companies.

**CANADA PERMANENT Loan & Savings Company.****65th Half-Yearly Dividend.**

Notice is hereby given that a dividend of six per cent. on the paid-up capital stock of this company has been declared for the half-year ending 31st December, 1892, and that the same will be payable at the Company's office, Toronto street, Toronto, on and after

**Monday, 9th Day of Jan'y Next.**

The Transfer Books will be closed from the 19th to the 31st December, inclusive.

By order,

GEO. H. SMITH, Secretary.

**THE FREEHOLD Loan and Savings Company,**

CORNER CHURCH & COURT STREETS,  
**TORONTO.**

ESTABLISHED IN 1859.

Subscribed Capital ..... \$3,198,900  
 Capital Paid-up ..... 1,301,380  
 Reserve Fund ..... 631,058

President, - - - A. T. FULTON.  
 Manager, - - - Hon. S. C. WOOD.  
 Inspectors, - - - JOHN LEOKIE & T. GIBSON.  
 Money advanced on easy terms for long periods  
 repayment at borrower's option.  
 Deposits received on interest.

**THE HAMILTON PROVIDENT AND LOAN SOCIETY**

President, - - - G. H. GILLESPIE, Esq.  
 Vice-President, - - - A. T. WOOD, Esq.

Capital Subscribed ..... \$1,500,000 00  
 Capital Paid-up ..... 1,100,000 00  
 Reserve and Surplus Funds ..... 301,484 54  
 Total Assets ..... 3,814,493 68

DEPOSITS received and interest allowed at the highest current rates.

DEBENTURES for 3 or 5 years. Interest payable half-yearly. Executors and Trustees are authorized by law to invest in Debentures of this Society.

Banking House—King Street Hamilton.

H. D. CAMERON, Treasurer.

**LONDON & CANADIAN Loan & Agency Co.**

(LIMITED).

SIR W. P. HOWLAND, C.B.; K.O.M.G., - PRESIDENT

Capital Subscribed ..... \$5,000,000

Capital Paid-up ..... 700,000

Reserve ..... 890,000

MONEY TO LEND ON IMPROVED REAL ESTATE.

MUNICIPAL DEBENTURES PURCHASED.

TO INVESTORS.—Money received on Debentures and Deposit Receipts. Interest and Principal payable in Britain or Canada without charge.

Rates on application to

J. F. KIRK, Manager.

Head Office 103 Bay Street Toronto.

**THE DOMINION Savings & Investment Society**

LONDON, CANADA.

Capital Subscribed ..... \$1,000,000 00

Capital Paid-up ..... 932,412 54

Total Assets ..... 2,609,617 53

ROBERT REID (Collector of Customs) President.

T. H. PURDOM (Barrister) Inspecting Director.

H. E. NELLES, Manager.

**The Farmers' Loan and Savings Company.**

OFFICE, No. 17 TORONTO ST., TORONTO.

Capital ..... \$1,057,350

Paid-up ..... 611,430

Assets ..... 1,385,000

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. 42, Chap. 20, Statutes of Ontario, Executors and Administrators are authorized to invest trust funds in Debentures of this Company.

WM. MULLOCK, M.P., President.

GEO. S. C. BETHUNE, Secretary-Treas.

## The Loan Companies.

**WESTERN CANADA LOAN AND SAVINGS COMPANY.****59th Half-Yearly Dividend.**

Notice is hereby given that a dividend of five per cent. for the half-year ending on the 31st December, 1892, being at the rate of 10 per cent. per annum, has been declared on the paid-up capital stock, and that the same will be payable at the office of the Company, No. 78 Church st., Toronto, on and after

**Monday, 9th Day of January, 1893.**

Transfer Books will be closed from the 21st to the 31st day of December, inclusive.

WALTER S. LEE,  
 Managing Director.

**HURON AND ERIE Loan and Savings Company.**

LONDON, ONT.

Capital Subscribed ..... \$2,500,000  
 Capital Paid-up ..... 1,300,000  
 Reserve Fund ..... 602,000

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, President.

G. A. SOMERVILLE, 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, President.

JAMES MASON, Manager.

**BUILDING AND LOAN ASSOCIATION.**

Paid-up Capital ..... \$ 750,000

Total Assets, now ..... 1,818,475

**DIRECTORS.**

President, LATTIN W. SMITH, Q. C., D. C. L.

Vice-President, Geo. R. R. COCKBURN, M. A.

Hon. Alex. Mackenzie, M. P. Joseph Jackson.

George Murray. C. S. Gzowski, Jr.

Wm. Mortimer Clark, W. S., Q. C.

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. BEATTY, 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. COSBY, Manager.

54 King Street East Toronto.

**The Ontario Loan & Savings Company,**

OSHAWA, ONT.

Capital Subscribed ..... \$500,000

Capital Paid-up ..... 300,000

Reserve Fund ..... 75,000

Deposits and Can. Debentures ..... 695,000

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.