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 ele-ments of safety and can certainly be said to be the ideal investment. Shares \$roe each, par value. The issue is lim-ited. Write for particulars. \$100 each, par value. The i ited. Write for particulars. ited.

THE STANDARD LOAN COMPANY

REV. ALEX. SUTHERLAND. D.D., Pres. W. S. DINNICK, Manager.

DISCRIMINATING **INVESTORS**

recognized the excellent security and fair profit which are combined in the FOUR PER CDNT. DEBENTURES of

THE CANADA PERMANENT AND WESTERN CANADA MORTGAGE CORPORATION TORONTO STREET, TORONTO

This is evidenced by the increasing demand for these Bonds among people of this class, who readily admit it to be

Canada's PREMIER Company

The Western Bank of Canada

Dividend No. 37

Dividend No. 37 Notice is hereby given that a Dividend of Three and One-half per cent. has been declared upon the paid-up capital stock of the bank for the current six months, being at the rate of seven per cent. per annum, and that the same will be due and payable on and after Monday, 1st Day of April, 1901, at the offices of the Bank. The Transfer Books will be closed from the 1st to the 3oth March. Notice is also given that the Nineteenth Annual Meeting of the Shareholders of the Bank will be held on Wednesday, the 1oth day of April next, at the Head Office of the Bank, Oshawa, Ont., at the hour of two o'clock p.m., for the Election of Direc-tors and such other business as may legally come before the meeting. By order of the Board. T. H. McMILLAN, Cashier.

T. H. McMILLAN, Cashier,

Oshawa, Feb. 20th, 1901.

HALIFAX BANKING CO. THE HAMILTON PROVIDENT AND

Incorporated 1972. Capital Paid-up Reserve Fund \$500,000

HEAD OFFICE, HALIFAX, N.S.

H. N. WALLACE . Cashier

DIRECTORS
 ROBLE UNIACKE, President
 C. W. ANDERSON Vice-President

 W. N. Wickwire
 John MacNab

 W. J. G. Thomson

W. N. WICKWIFF John MacNab W. J. G. Thomson BRANCHES-Nova Sco ia: 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.

PEOPLE'S BANK OF HALIFAX

Head Office, Halifax, N.S.

Head Office, Hallfax, N.S. AGENCIES: North End Branch-Hallitax, Edmunston, N. B., Wolfville, N.S., Woodstock, N. B., Lunenburg, N.S., Shediac, N.B., Port Hood, C.B., Fraserville, Que., Can-so, 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. New England National Bank, Boston. Bank of Toronto, Montreal.

NOVA SCOTIA

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Directors: John Lovitt, Pres. S. A. Crowell, Vice-Pret H. Cann Augustus Cann J. Leslie Lovitt

H. Cann Augustus Cann J. Leslie Lovitt CORRESPONDENTS AT Halitax—The Merchants Bank of Halitax. St. John—The Bank of Montreal and Molsons Bank. 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

ST.

T. W. JOHNS H. G. PARISH -

INCORPORATED

BANK OF YARMOUTH THE DOMINION 🖬 SAVINGS & INVESTMENT SOCIETY - Cashier Assistant Cashier LONDON, CANADA

Capital Subscribed\$1,000,000 00 Capital Paid-up 932,962 79 Total Assets 2,230,692 48



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.

EASTERN TOWNSHIPS BANK

 EASTERIN
 IUW INSTIPS BAINA

 Established 1850.
 Established 1850.

 Authorized Capital.
 Sacoox ooo

 Reserve Fund.
 Sacoox ooo

 Board of Directors
 Board of Directors

 Israel Wood
 J. N. Galer
 Hos. M. H. COCHRANE, Vice-President.

 Head Office
 Shitchell
 G. Stevens
 H. Kathan

 Head Office
 Shorbrooke, Que.
 WM. FARWERL, General Manager.

 Branches
 Waterloo, Cowansville, Rock Island. Coaticook, Richmond. Granby, Huntingdon, Bedford, Magog, St. Hyacinthe, Orinstown, Province of Quebec.

 Grand Forks, Pheenix, Province of B. C.
 Agents in Montreal-Bank of Montreal. London, Eng., The National Bank of Scotland. Boston-National Exchange Bank. New York-National Park Bank.

 Collections made at all accessible points and remitted.
 Collections

By order of the Board of Directors Quebec, 19th March, 1901.