

If you invest your money in the Debentures of the Standard Loan Company you will not only be saving your money, but you will be placing it where it will earn more money.

Money begets money only when it is judiciously invested—not if it is tied up in your wallet or hidden away in an old sock.

Do not let your money lie idle any longer, have it invested and earning something for you.

If you wish to investigate we can give you the best of references. Write to-day.

THE STANDARD LOAN CO.,

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

AN INVESTMENT SECURITY

If you have money to invest, the four per cent. Debentures of

THE CANADA PERMANENT & WESTERN CANADA MORTGAGE CORPORATION

Afford a security which cannot be excelled for absolute safety and a profitable return. They are issued in sums of \$100 and upwards for terms of from one to five years. Interest accruing from the date on which the money is received is payable half-yearly.

Head Office, Toronto St., Toronto.

THE MERCHANTS BANK OF CANADA

Capital Paid-up . . . \$6,000,000
Rest 2,700,000

Head Office,
MONTREAL.

Board of Directors:

President, H. MONTAGU ALLAN, Esq., Vice-President, JONATHAN HODGSON, Esq.,
Directors—James P. Dawes, Esq. Hon. Robert Mackay. Thos. Long, Esq.
Chas. R. Hoerner, Esq. C. F. Smith, Esq. Hugh A. Allan, Esq. Bryce I. Allan, Esq.
THOS. FYSHE, General Manager.
E. F. HERBEN, Supt. of Branches and Chief Inspector.

Branches in Ontario

Acton Alvinston Athens Belleville Berlin Bothwell Brampton Chatham Chesley Eganville
Elora Galt Gananoque Hamilton Hanover Hespeler Ingersoll Kincardine
Kingston Leamington London Lucan Markdale Midway Mitchell Napanee
Stratford St. Thomas Owen Sound Parkdale Perth Prescott Walkerton Watford Windsor
Sub-Agency—Lansdowne (sub-agency to Gananoque).

Branches in Quebec

Beauharnois, Hull, Lachine, Mile End, Montreal, do. St. Catherine St. Branch, do. East End Branch, do. St. Lawrence St. Branch; Quebec, Shawville, Sherbrooke, St. Cuthbert (Montreal), St. Jerome, St. John's, St. Sauveur (de Quebec)

Branches in Manitoba & North-West Territories

Brandon, Carberry, Carleton Place, Gladstone, Lacombe, Maple Creek, Medicine Hat, Macgregor, Neepawa, Portage La Prairie, Red Deer, Souris, Wetaskiwin, Winnipeg.

IN UNITED STATES—New York Agency, 63 and 65 Wall St. T. E. Merrett, Agent. BANKERS IN GREAT BRITAIN—London, Glasgow, Edinburgh and other points. The Royal Bank of Scotland.

BANKERS IN UNITED STATES—New York, American Exchange National Bank; Boston, Merchants National Bank; Chicago Agents, Northern Trust Co.; St. Paul, Minn., First National Bank; Detroit, First National Bank; Buffalo, Bank of Buffalo; San Francisco, Anglo-Californian Bank.

NEWFOUNDLAND—Royal Bank of Canada. NOVA SCOTIA AND NEW BRUNSWICK—Bank of Nova Scotia and Royal Bank of Canada.

BRITISH COLUMBIA—Canadian Bank of Commerce. Letters of Credit issued, available in China, Japan, and other foreign countries.

The Western Bank of Canada

DIVIDEND No. 40

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 **Wednesday, 1st Day of October, 1902.** at the Offices of the Bank. The Transfer Books will be closed from the 15th to the 30th of September proxo.

By order of the Board,

Oshawa, Aug. 27th, 1902

T. H. McMILLAN,
Cashier

THE HALIFAX BANKING CO.

Established 1825.
Incorporated 1872.
Capital Paid-up \$500,000
Reserve Fund 500,000

DIRECTORS
ROBIE UNIACKE 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, Lockport, Lunenburg, Middleton, New Glasgow, Parrsboro, Shelburne, Springhill, 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.

LA BANQUE NATIONALE

Head Office, QUEBEC
Capital Authorized \$2,000,000 00
Capital Subscribed 1,469,700 00
Paid-up Capital 1,430,550 00
Rest 350,000 00
Undivided Profits 60,161 16

Board of Directors

R. AUDETTE, Esq., Pres. A. B. DUPUIS, Esq., Vice-Pres.
Hon. Judge A. Chabreau N. Rioux, Esq. N. Fortier, Esq.
V. Chateaubert, Esq. J. B. Laliberte, Esq.
P. LAFRANCE, Manager N. LAVOIE, Inspector

Branches

Quebec, St. Roch, Quebec, St. John's St., Montreal, Ottawa, Ont., Sherbrooke, Que., St. Francois, Beauce, Que., Ste. Marie, Beauce, Que., Chicoutimi, Que., Roberval, Que., St. Hyacinthe, Que., Joliette, Que., St. John's, P. I., Rimouski, Que., Murray Bay, Que., Montmagny, Que., Fraserville, Que., St. Casimir, Que., Nicolet, Que., Co. ti-cook, Que., Baie St. Paul, Que., Plessisville, Que.

Agents:

London, England—The National Bank of Scotland, Ltd. Paris, France—Credit Lyonnais New York—First National Bank. Boston, Mass.—National Bank of Redemption. Prompt attention given to collections. Correspondence respectfully solicited.

The Home Savings and Loan Company, LIMITED.

Office No. 78 Church St. Toronto

AUTHORIZED CAPITAL \$2,500,000
SUBSCRIBED CAPITAL 2,000,000

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.

JAMES MASON, Manager.

UNION BANK OF HALIFAX

Incorporated 1856.

Capital Authorized, \$1,500,000
Capital Paid-up, 1,000,000
Rest, 642,660

DIRECTORS

WM. ROBERTSON, - - - - - President.
WM. ROCHE, M.P., - - - - - Vice-President.
John H. Symons, - - - - - C. C. Blackadar,
Geo. Mitchell, M.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.

The ONTARIO LOAN & DEBENTURE CO. Of London, Canada.

Subscribed Capital \$2,000,000
Paid-up Capital 1,200,000
Reserve Fund 500,000
Total Assets 3,634,171
Total Liabilities 1,823,049

Debentures issued for 3 or 5 years. Debentures and interest can be collected at any agency of Molsons Bank without charge.

WILLIAM F. BULLEN,
Manager.

London, Ontario, 1902

BANK OF YARMOUTH

NOVA SCOTIA

T. W. JOHNS, - - - - - 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 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.

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.

INCORPORATED
1836

ST. STEPHEN'S BANK

St. Stephen
N. B.

Capital \$200,000 Reserve \$45,000
W. H. TODD, President F. GRANT, Cashier
Agents—London, Messrs. Glynn, 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