

# INVESTMENT AND LOAN COMPANIES

## INVESTMENT vs. SPECULATION

"A high return should at once excite suspicion in the mind of the prospective investor."—Financial Post.

There are securities which promise a high rate of interest, and the chance of an increase in value, but for those dependent upon the income from their investment, or endeavoring to lay up money for their old age, they are too speculative. With such, the Bonds of the Canada Permanent Mortgage Corporation are a favorite investment, because they know that if they invest \$1,000 in these Bonds they will get the \$1,000 when it becomes due, and that the interest upon it will be promptly paid in the meantime.

These bonds may be obtained in any sum from one hundred dollars upwards. They are, therefore, available for the investment of small sums.

**Canada Permanent Mortgage Corporation**

Established 1855.

Toronto Street - - - - - Toronto

## THE HURON AND ERIE LOAN AND SAVINGS COMPANY

### QUARTERLY DIVIDEND AND BONUS

NOTICE IS HEREBY GIVEN that a dividend of two and one-half per cent. for the quarter ending December 31st, 1912, being at the rate of *ten per cent. per annum* upon the Paid-Up Capital Stock of this Company, and a *bonus of one-quarter of one per cent.* thereon, have been declared and will be payable at the Company's offices in this city on and after Thursday, January 2nd, 1913, to Shareholders of record at the close of business on December 14th, 1912.

By Order of the Board,

HUME CRONYN,

London, November 25th, 1912 Manager

## British Crown Mortgage Company of Canada

(Formerly The Manitoba Permanent Loan Co.)

800-802 Sterling Bank Building . . . . . WINNIPEG

### MONEY TO LOAN

ON IMPROVED FARM AND CITY PROPERTY

Enquire about our STOCK as an investment.

A Suitable Investment for Trust Funds.

## FREE INFORMATION

— OF —

## British Columbia

Through our Publicity Department we give thoroughly reliable information of British Columbia, more particularly the Coast section. If you want to know about opportunities here for small or large investments, about the climate, business conditions, want to hear about New Westminster, Port Mann, Vancouver, Victoria or other parts of the Coast, write

PUBLICITY DEPARTMENT

**The PEOPLE'S TRUST COMPANY, Ltd.**

NEW WESTMINSTER, B.C.

NINE OFFICES IN B.C.

Orders for The Monetary Times 1913 Annual Review are now being taken—50 cts. per copy

## The Hamilton Provident & Loan Society

HALF-YEARLY DIVIDEND NO. 83

Notice is hereby given that a dividend at the rate of seven per cent. per annum has been declared for the half-year ending December 31, 1912, upon the paid-up Capital Stock of the Society, and that the same will be payable at the Society's Head Office, Hamilton, Ontario, on and after Thursday, the 2nd day of January, 1913.

The transfer books will be closed from the 16th to the 31st December, both days inclusive. By order of the Board,

C. FERRIE.

Treasurer.

Hamilton, November 25th, 1912.

## THE ONTARIO LOAN AND DEBENTURE CO.

DIVIDEND NO. 102.

Notice is hereby given that A QUARTERLY DIVIDEND OF 2 PER CENT. for the three months ending 31st December, 1912 (BEING AT THE RATE OF 8 PER CENT. PER ANNUM) has been declared upon the paid-up capital stock of this Company and will be payable at the Company's offices in this City on and after 2nd January next to Shareholders of record of the 16th December.

BY ORDER of the Board,

A. M. SMART, Manager.

London, Canada, November 25th, 1912.

## The RELIANCE Loan and Savings Company of Ontario

84 King Street East - TORONTO

JAMES GUNN N. H. STEVENS H. WADDINGTON C. R. HILL  
President Vice-President Manager Secretary

Permanent Capital, fully paid .... \$ 788,950.00

Assets ..... 2,011,396.62

DEPOSITS subject to cheque withdrawal. We allow interest at 3% PER CENT., compounded quarterly on deposits of ONE DOLLAR and upwards. DEPOSIT RECEIPTS issued at 4%. DEBENTURES issued in amounts of \$100 and upwards for periods of 5 years with interest at 5 PER CENT. per annum payable half-yearly. (Coupons attached) Moneys can be deposited by mail.

## CREDIT FONCIER F.C.

HEAD OFFICE, MONTREAL

Office for Ontario, 34 Adelaide St. E., Toronto

Capital,  
\$7,718,133.76

Invested Assets,  
Over \$32,000,000.00

**MONEY TO LOAN** on improved farm and city property at lowest current rates and on favorable terms.

Correspondence and personal interviews invited.

## Why Almost Two Hundred Corporations, Firms or Private Persons Have Invested in our Debentures

Because we have devised a form of debenture secured by deposit of first mortgages to the amount of 150% with a trustee which gives practically absolute security. If interested in a 5% investment wholly devoid of risk. Apply to

**THE EMPIRE LOAN COMPANY**  
WINNIPEG, CANADA