

WHY 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**

Seeking an Investment ?

If you have money you wish to invest safely, we should like you to consider our
Four per Cent. Bonds
They are much in demand by prudent investors, - who - prefer - unquestionable securities for their capital.
We shall be pleased to send Specimen Bond and all information on receipt of address.

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

EASTERN TOWNSHIPS BANK

Israel Wood, J. N. Galer, N. W. Thomas, G. Steven, C. H. Kathan, H. B. Brown, K.C., J. S. Mitchell. **HEAD OFFICE, Sherbrooke, Que.** WM. FARWELL, Gen'l Manager.
Branches—Province of Quebec: Montreal, Waterloo, Cowansville, Rock Island, Coaticook, Richmond, Granby, Huntingdon, Bedford, Magog, St. Hyacinthe, Ormstown, Windsor Mills. Province of N. B.: Grand Falls, Phoenix.
Agents in Canada—Bank of Montreal and Branches. Agents in London, Eng.—National Bank of Scotland. Agents in Boston—National Exchange Bank. Agents in New York—National Park Bank. Collections made at all accessible points and remitted.

PEOPLE'S BANK OF HALIFAX

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.

BANK OF YARMOUTH NOVA SCOTIA

T. W. JOHNS, - - - - - Assis ant Cas e
H. G. FARISH,
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 Moisons 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.

INCORPORATED 1836
ST. STEPHEN'S BANK **St. Step hen 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 Sovereign Bank of Canada.

BOARD OF DIRECTORS:
H. S. HOLT, - - - - - **PRESIDENT**, Montreal.
RANDOLPH MACDONALD, Toronto, } **VICE-PRESIDENTS.**
JAMES CARRUTHERS, Montreal, }
A. A. Allen, Toronto. Arch. Campbell, M.P., Toronto Junction. Hon. Peter McLaren, Perth. John Pugsley, Toronto. Hon. D. McMillan, Alexandria, Ont. Henry R. Wilson, New York.

Offices, No. 28 King Street West, Toronto (Manning Arcade.)
Current Accounts Opened. — Savings Bank Department.
Interest Allowed on Deposits.—Commercial Credits Issued.
Exchange Bought and Sold.—Travelers' Letters of Credit Available in all parts of the world.
General Banking Business.
D. M. STEWART, - - - General Manager.

LONDON & CANADIAN LOAN & AGENCY CO.

Limited.
GEO. R. R. COCKBURN, President.
THOMAS LONG, Vice-President.
Subscribed Capital \$1,000,000
Rest 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.

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

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. \$ 24,300 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.