The Sterling Bank

OF CANADA.

Toronto Head Office. 157 St. James St. Montreal Office.

United Empire Bank of Canada.

Head Office, corner Yonge and Front Sts., Toronto

Conservative investors will find a safe, sound, paying proposition in this New Canadian Bank Stock (issued at par). Allotments will be made to early applicants

GEORGE P. REID.

General Manager

The Standard Loan Co.

We offer for sale debentures bearing interest at FIVE per cent per annum payable half-yearly. These debentures offer an ab-solutely safe and profitable investment, as the purchasers have for

\$1,340,000.00 Capital and Surplus Assets - -- \$2,500,000.00 Total Assets

President : J. A. KAMMERER, Vice-Presidents: W. S. DINNICK, Toronto, R. M. MACLHAN London, Rng.

Hoad Office: Cor. Adelaids and Victoria Streets, TORONTO

Scottish Union and National

Insurance Co. of Edinburgh, Scotland Zatablished, 1824

. \$30,000,000 54 260,408 Total Assets, . 276.000 Deposited with Dominion Gov't. 3 091 681 Invested Assets in Canada.

NORTH AMERICAN DEPT., HARTFORD, CONN., U.S.A.

JAMES H. BREWSTER, Manager RSINHART & EVANS Resident Agents
MEDIAND & SON.
ALLAN, LANG & KILLAM. Montreal Winnipe.



JOHN P. MUNN, M.D. CLARENCE H. KELSEY WILLIAM H. PORTER

EDWARD TOWNSEND

insurance or not, may make direct contracts with this company, for a limited ter-ritory if desired, and secure for themselves, in addition to first year's commission, a renewal interest insuring an income for the future. Address the Company at its Home Office, No. 277 Broadway, N. Y.

The Royal Trust Co.

107 ST. JAMES ST., MONTREAL CAPITAL FULLY PAID . \$1,000,000

\$1,000,000 RESERVE FUND BOARD OF DIRECTORS:

Right Hom. LORD STRATHCONA & MOUNT ROYAL, G.C.M.Q PRESIDENT.

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SIR WILLIAM C. VAN HOBRE
K. C. M.G.
H. G. SRAUGHNESS
SIR W. C. VAN HOBRE
K. C. M.G.

H. ROBERTSON, Manager

SAFETY DEPOSIT VAULTS: 109 St. James St., Bank of Montreal Montreal

National Trust Co., Limited.

CAPITAL PAID UP RESERVE

OFFICES : Montreal, Torente, Winnipeg, Edmenten, Saskateon Authorized to accept and execute Trusts of every descrip-tion and to act in any of the following capacities:

Trustee, Executor, Administrator, Assignee, Liquidator, Gon. Agent Montreal Board of Directors :

H. B. WALEER, ESQ., Mgr. Canadian Bank of Commerce, H. MARKLAND MOLSON, Esq., Director The Molsons Bank, WILLIAM MCMASTER, Esq.

Montreal Offices and Safety Deposit Vaults.

National Trust Buildind. 153 St. James Street
A. G. ROSS - - Manager.

The Trust and Loan Co.

INCORPORATED BY ROYAL CHARTER, A.D. 1848

\$12,166,666 Capital Subscribed, With power to increase to . . 14,600,000 2,311,666 Paid-up Capital, 1,289,238 Reserve Fund, 267,666 Special Reserve Fund .

MONRY TO LOAN ON REAL ESTATE AND SURBENDER VALUES OF LIFE POLICIES.

26 St. James Street, Montreal

Montreal Trust Company

Practical View

he administration of estates is a business In conducting it properly, experience, judgment integrity and financial strength are just as essential as they are in any other business. Many estates, built up by a lifetime of effort and skill, have diminished greatly in value through incapable administration. This institution makes administration of estates a business. Its public character, financial strength directors and officers are a surety of its efficiency, faith fulness and impartiality

142 Hotre Dame Street, W.