

OPPORTUNITIES

The vigorous development of the Canadian Northern Railway—now the second largest railway system in Canada—has thrown open immense new fields of activity to the business man and agriculturist. New enterprises have been made practicable in the six leading provinces, Ontario, Quebec, Nova Scotia, Manitoba, Alberta and Saskatchewan. Hundreds of new towns have been established—all prosperous and progressive communities—where opportunities wait for the enterprising. The story of this new birth of Canada as a first-class commercial power in the world generally, and especially in North America, is well set forth in the interesting publication—



A MILE A DAY FOR TWELVE YEARS

Write for a copy of this book to the Department of Publicity and Industries, Canadian Northern Building, Toronto.

**GRAND
TRUNK
RAILWAY
SYSTEM**

Your Winter Trip

At this time of the year a great many people go West or South to enjoy the milder climate of CALIFORNIA, MEXICO OR FLORIDA.

ARE YOU GOING?

If so bear in mind that the Grand Trunk and connecting lines offer excellent train service and equipment.

Illustrated booklet—"Winter Tours"—free, address

J. D. McDONALD, D.P.A.,
Toronto

J. QUINLAN, D.P.A.,
Montreal



Direct Night Service Toronto and Ottawa

DAILY



Leave TORONTO 10.00 p.m.
Arrive OTTAWA 6.25 a.m.

Leave OTTAWA 11.10 p.m.
Arrive TORONTO 7.35 a.m.

THROUGH CANADIAN PACIFIC
PALACE SLEEPING CARS

THE
SHORT
LINE

R. L. THOMPSON,
District Passenger Agent
TORONTO

National Trust Company

LIMITED

18-22 King Street East, Toronto

CAPITAL AND RESERVE \$1,550,000

Offers its clients the advantages of
Branch Offices in the following places:

TORONTO MONTREAL WINNIPEG EDMONTON SASKATOON

FIVE STYLES



IMPERIAL OXFORD RANGES

TO CHOOSE
FROM



This range is made in every convenient style and size. House keepers now using an—Imperial Oxford Range, wonder how they ever did their cooking with any other stove.

Ask the nearest Gurney-Oxford Dealer to tell you why—



It suits

all classes—the need of the Cottage or the Man-

sion—from the 4 hole range to the splendid "Imperial Oxford Coal and Gas Combination"—that is how it spreads its goodness around. Don't fail to see this range

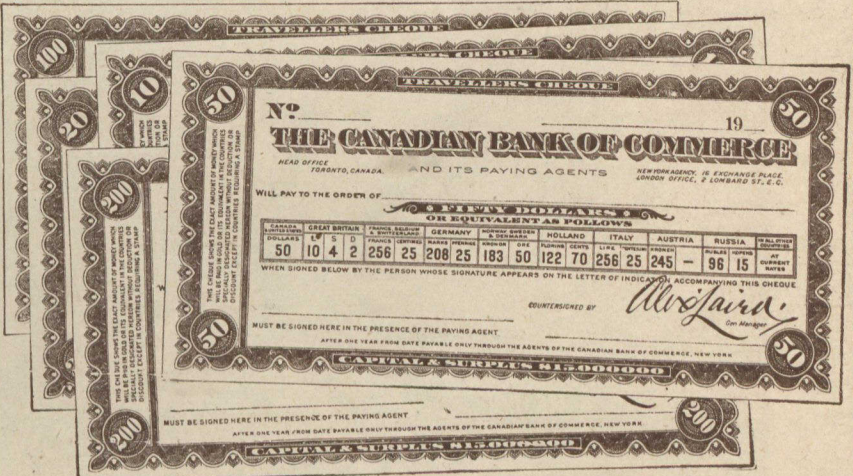
The Gurney Foundry Company

TORONTO

LIMITED

With Branches at MONTREAL, HAMILTON, LONDON, WINNIPEG, CALGARY, EDMONTON, VANCOUVER

For Sale by all Leading Dealers.



FACSIMILE OF . . . TRAVELLERS' CHEQUES

ISSUED BY

The Canadian Bank of Commerce

These cheques are a most convenient form in which to carry money when travelling. They are NEGOTIABLE EVERYWHERE, SELF-IDENTIFYING and the EXACT AMOUNT PAYABLE in the principal countries of the world is shown on the face of each cheque.

SECURED INVESTMENTS

A low rate of interest is not indicative of a safe investment neither is a high rate necessarily significant of undesirable securities. Differentiating in Investment Securities makes one person's money earn twice as much as the one who concludes that a low rate means absolute security.

If you have money to invest and want the highest rate compatible with gilt-edged securities you will be interested in getting our 16th Annual Report. Write to-day.

6%

THE PEOPLES BUILDING & LOAN ASSOCIATION
LONDON, ONTARIO