

Folding Crib.

extent, contains possibly the finest and most modern machine in the West. It contains a large compartment in which the green feathers are cured and dried, and in which all feathers sent to the works for a thorough renovating is put. This compartment is filled with live steam, the feathers being continually turned over, by the working of the machine, until they are thoroughly cleaned and renovated. Then the steam is permitted to escape from the cleansing compartment and more hot steam is turned into a false bottom, the heat from which dries the feathers thoroughly. After the feathers are dried they are blown out of the machine by a powerful fan into a large sorting bin. This blowing out operation is perhaps the most interesting part of the whole feather cleaning process. The bin into which the feathers are blown out off the machine is about sixty feet long, with cotton slides and cotton covered overhead, the floor of the bin being some three feet above the floor of the room. In the blowing out, the "down" is blown to the far-

thest end of the bin from the machine, the heavier, or cheaper, grades remaining closest to the machine. In this way the feathers may be correctly sorted; trap doors opening in the bottom of the bin permit them to drop into separate receptacles underneath. It may be mentioned right here that persons desiring to have their feather beds or feather pillows thoroughly and completely cleansed and renovated can have them well done at short notice by sending them to the Emerson Company. Feathers cleaned by this process are as light and fluffy as when new; it matters not how long they have been in use.

Before bringing this description of the premises and plant to a close, it behooves us to make mention of a child's folding crib which this firm manufactures, having purchased all rights for it for this western country from the head of the Great Lakes to the Pacific Coast. The crib is constructed from the best angle iron, strong but light, with special woven wire spring. The sides of the crib fold in; the head and foot fold downwards under the spring, and, when folded, it may be laid aside out of the way until put in use again. It is a most ingeniously constructed crib and one which is sure to be a ready seller. The many advantages in its favor are obvious, for the reason when not occupied, and, where space in the home, as is the case in many homes in the West, is at a premium, it can be removed in daytime to be replaced at night.

The Emerson Company have in their employ an efficient staff skilled in the business of bed and mattress making, who are now working overtime to get a stock together to supply the requirements of the trade. The intention of the firm is to manufacture and supply the trade only, with the possible exception of their feather renovating and cleaning department, wherein feather beds and feather pillows will be cleaned for the citizens in general who desire to patronize this branch of the business.

Mr. G. C. Emerson is an enthusiastic and enterprising business man who has great confidence in the future of Western Canada and he has now laid the foundation for a large and prosperous business.

## Trust Companies

Trust companies, or trust corporations as they are sometimes known, are modern institutions created by act of parliament or by an act of the legislature in the province in which the trust company or corporation proposes to conduct its business. In the early days, before the advent of the trust company, the management of estates were very often left to private individuals known as executors. This practice often culminated in annoyance and confusion to the parties interested owing to the removal by death of the trustee before the final completion of the trust reposed in him. These grave risks, as well as the many inconveniences and delays occasioned, gave rise to the inception of a more permanent and safer way to administer estates which culminated in the founding of the trust company. These institutions, possessing ample capital and the necessary equipment, including a staff of trained officials for carrying on operations systematically and economically on strict business principles, now fill a long-felt want to the entire community.

By employing such corporations, persons creating trusts, as well as the beneficiaries of trust funds, effectually secure for themselves many important advantages.

In the first place absolute safety of the trust property is secured, with efficiency and economy in the management of affairs. An unchanging and an undying trustee is guaranteed, with the assurance that the trust will be administered on certain well-considered principles, and the avoidance of the serious risks, delays and inconveniences incident to the death of a trustee. Of the advantages thus secured some are the obvious and necessary results of the corporate, and, therefore, permanent character of the trustee; while others, such as the safety of the trust funds, the economy and efficiency of their administration, are the almost equally necessary results of the employment of one of these corporations, whose affairs are conducted on business principles by a directorate of high standing and intelligence.

While the establishment of a corporate trustee is, for the foregoing reasons, an inestimable boon

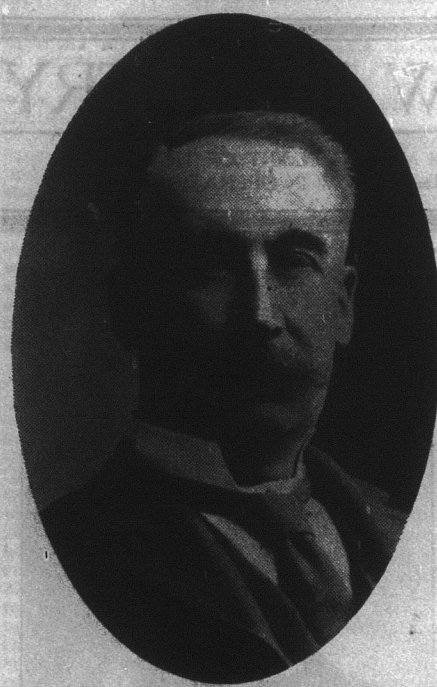
to a large class of persons whose welfare is dependent on the safe and judicious care of trust properties, it is almost as great a boon to those who sometimes, through relationship, friendship or other causes, are so often reluctantly induced to assume responsibilities as a trustee; duties and responsibilities which, where such a company exists, no private individual need hesitate to decline, or if appointed without his consent, to relieve himself by having the corporation appointed in his stead, or if this is impossible, by appointing it as his agents. These corporations have the confidence of the government and the highest courts in the land, and are selected and made the agent in many cases for the inspectors of asylums, thus virtually placing under the control of the company so appointed the control and management of lunatics' estates.

The securities which the corporation holds for each trust under its management are kept entirely distinct and separate from all others and are registered in the books of the corporation or trust so as to be at once distinguished from any other security.

There are multitudinous ways in which the trust corporations may be employed which it is impossible to treat at any length in a brief article, but there is one feature which is worthy of passing notice, and that is in the matter of guardianships.

It frequently happens that infants, who are possessed of estates, have no guardian to protect their interests and superintend the expenditure connected with their maintenance and education, and in such cases friends are not always forthcoming who are willing to assume the duties and responsibilities of guardians, extending as they generally do over a lengthened period; and at the same time to furnish the security required by the court before they can be clothed with the guardianship authority. One of these corporations may be secured to fill the breach and to act as guardians to minors, both as to their persons and estates, and the friends of minors can, by availing themselves of its services as guardians, relieve themselves alike from the serious responsibility of the office and from the duty of finding necessary security.

When Writing Advertisers Kindly Mention The Western Home Monthly.

A. STEWART,  
National Trust Company.

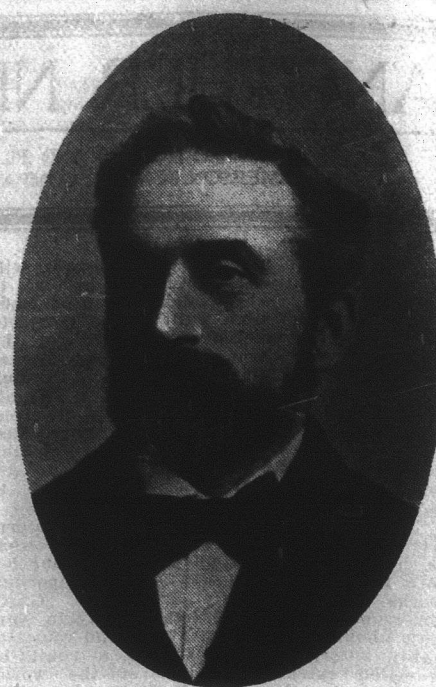
The National Trust Company, Limited, has now been in business in Canada for about seven years. The company started with a fully paid-up capital of \$1,000,000, and has, during the course of its business career, paid twenty quarterly dividends upon its capital stock, and accumulated a reserve fund, at the end of 1904, of \$350,000. With such a showing it is admitted that it could be only done with the most careful business management. The company handles an enormous amount of trust funds, amounting to in the neighborhood of \$7,000,000, together with a great volume of real estate and other securities, belonging to estates and trustees, which will aggregate a much greater amount. The company is also Land Commissioner for the Canadian Northern Railway Land Grant and Trustee for the bondholders. The Land Grant is handled through the National's office at Winnipeg.

The company's head office is established at Toronto, with branches at Montreal, Winnipeg and Edmonton.

A thoroughly equipped staff is employed by the National Trust Company, and the greatest care is taken of the interests of its clients. Mr. J. W. Flavelle, of Toronto, is the company's President, and Mr. W. T. White, General Manager. Mr. Arthur Stewart, the Winnipeg Manager, has been a resident of Manitoba for the past 31 years, having a varied and valuable experience in the rise and fall of Winnipeg values; his judgment, therefore, can be relied upon for the protection of any of the affairs of the company's clients handed to the Winnipeg office for supervision.

A. L. CROSSIN,  
The Toronto General Trusts Corporation.

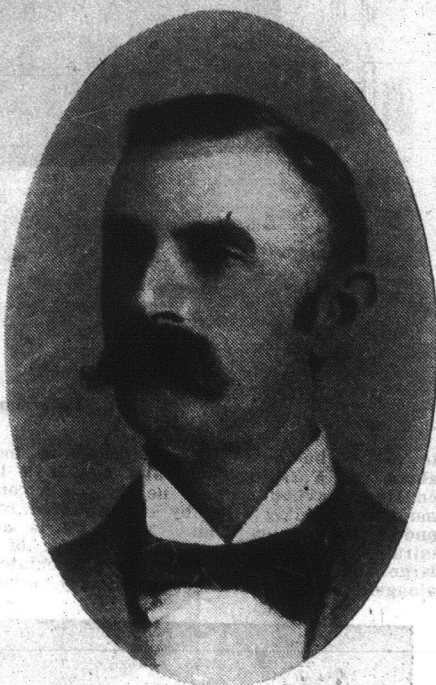
This corporation, familiarly known as "The Pioneer Trust Company of Canada," was established twenty-three years ago by Mr. J. W. Langmuir, who still continues to actively manage its affairs. Mr. Langmuir has surrounded himself with a Board of Directors comprising a number of the most eminent and successful business men in Canada. The corporation has now become national in character, having offices in Toronto, Ottawa and Winnipeg. From a staff of two or three clerks the development of business has been such as to require 50 officers and clerks in the head office alone. Since the formation of the company in 1882 estates and trusts aggregating \$50,000,000 have passed through the hands of the management, rendering public service such as of necessity cannot be performed in an equal degree by any other public organization. The corporation has always adhered to the sound policy of confining its operations strictly to a legitimate trust business. Every dollar of funds available for investment is represented by real estate mortgages or municipal debentures. The success of the corporation has been largely due to the determination of the directors that the absolute safety of the trust funds and property committed to its care should be the paramount consideration. The paid-up capital stock of The Toronto General Trusts Corporation is \$1,000,000, to which must be added a reserve fund representing the undivided profits of 23 years of \$300,000.

R. T. RILEY,  
The Northern Trusts Company.

The Northern Trusts Company, recently formed in Winnipeg, is entirely a western product, its capital being almost wholly in the hands of western men and its directorate entirely so. Of the total capital of \$1,000,000, at the time of writing, \$890,200 has already been subscribed for and allotted on the books without any personal solicitation, and as it is known that more stock will be applied for than can be allotted, it is probable that the company may have to increase its capital in order to give those who wish to join this company at its initiation an opportunity of doing so. This will place the company in the same class as the largest institutions doing a similar business in Canada.

The officials of the company are Geo. F. Galt, of the well-known firm of G. F. & J. Galt, President; G. B. Crowe, Manager of the Northern Elevator Co., Vice-President; and R. T. Riley, who is well known from his connection with the W. E. Sanford Mfg. Co., Canadian Fire Insurance Co., Great West Life Co., and the Canada Permanent Mortgage Corporation, as Managing Director.

The other directors of the company are J. H. Ashdown, D. K. Elliott, G. V. Hastings, Geo. D. Wood, J. A. M. Atkins, J. H. Brock, A. Macdonald, J. Robinson, Wm. Robinson, F. W. Stobart, P. Burns, Calgary; J. Hanbury, Brandon; R. D. McNaughton, Moosomin; and J. A. McDougall, Edmonton; making the strongest aggregation of western men ever brought together on one board. Its success is assured.

W. S. BEECHER,  
Royal Trust Company.

The Royal Trust Company is as well known throughout Canada almost as is the Bank of Montreal from the reason that the Directors of the Royal Trust and the Directors of the Bank of Montreal are practically one and the same well known financial gentlemen.

The Royal Trust has a subscribed capital of \$1,000,000; paid-up capital, \$500,000; reserve fund, \$400,000. The President of the Royal is Lord Strathcona, Vice-President Sir George Drummond, K.C.M.G., and the Directors R. B. Angus, E. S. Clauston, A. F. Galt, E. B. Greenfield, C. M. Hays, C. R. Hosmer, Sir W. C. Macdonald, H. V. Meredith, A. T. Paterson, A. McNider, James Ross, Sir T. D. Shaughnessy, Sir Wm. C. Van Horne, K.C.M.G.

Mr. W. S. Beecher, the newly appointed western manager, whose headquarters are over the Bank of Montreal, on Main street, is well known to western people.

For over thirty-two years Mr. Beecher occupied a prominent place in the Hudson's Bay Company, during the last fifteen years of which he was accountant.

P. M. Arthur, the late chief of the Brotherhood of Locomotive Engineers, said that if it were not for the saloons seven-tenths of all the workingmen would have their own homes.