

Is Your Estate Properly Protected?

No matter how little or how much you own, these possessions make up your estate, and should be protected by efficient and economical management.

This can best be done by an Executor or Trustee.

This Company, by acting in this capacity, will give your estate the benefit of experience gained in the management of many estates, of large and of only moderate size, and will scrupulously guard the interests of your heirs.

No charge for drawing up your will when the Sterling Trusts Corporation is appointed your Executor and Trustee.

Our officers will give you further information on request.

**THE
STERLING TRUSTS
CORPORATION**

PRESIDENT **W. S. DINNICK** MANAGING-DIRECTOR **HERBERT WADDINGTON**
80 KING ST. EAST TELEPHONE **M 2717** **TORONTO**



Head Office
TORONTO

"SECURITY FIRST."

**EXCELSIOR
INSURANCE LIFE COMPANY**

AN EXCLUSIVELY CANADIAN COMPANY

— Established 1890 —

Surplus on Policyholders' Account **\$772,532 15**

Increase in 1915 **\$88,584 90**

EXCELSIOR POLICIES ARE GOOD INVESTMENTS

British Northwestern Fire Insurance Company

Head Office **WINNIPEG, Can.**

Subscribed Capital **\$594,400**

Capital Paid-up **\$239,000**

Security for Policyholders **\$665,000**

EDWARD BROWN, President

E. E. HALL, Vice-President

F. K. FOSTER, Managing Director

Provident Savings Bank and Trust Co. and Breed Elliott & Harrison

Cincinnati Chicago Indianapolis New York

Dealers in High Grade **CANADIAN
MUNICIPAL AND GOVERNMENT BONDS**

WE BUY AND SELL

**W. JENNINGS O'NEILL, Agent, Electric
Railway Chambers, Winnipeg, Man.**

INVEST IN RUBBER

RECORD DIVIDENDS PAID

Among others we recommend Batu Caves Co.'s shares, which paid in dividends:

1910	150%
1911	140%
1912	220%
1913	170%
1914	150%
1915	185%

Yield on new (July, 1916)
dividend basis now
over 11%

Quarterly Dividends

Take shares in this new **BRITISH STAPLE INDUSTRY**. Rubber demand growing enormously.

Write for "Rubber Facts" (free)

CLAYTON RIDGE & CO., Canada's First Rubber
Share Specialists
Dept. 2E, Royal Bank Building, Toronto.

CITY OF SASKATOON

Prompt Payment of Taxes will Save 12%

Owners and others interested in property in the City of Saskatoon are advised that a **DISCOUNT OF 5%** (equivalent to 12% per cent. per annum) is allowed on current general and school taxes if the first half or the whole is paid on or before the 31st day of July, 1916.

All properties upon which there are unpaid arrears will be **SOLD FOR TAXES** some time this fall. A penalty of 2½% is added every three months to unpaid arrears (equivalent to 10% per annum).