

## Odd Lot Municipal Debentures

*Those who have money available for investment in small or large sums and to whom safety is first and paramount cannot do better than select municipal debentures.*

*They are available in various amounts, and yield from 5% to 7%.*

*A copy of our "Odd Lot Offerings" will be sent to you on request and without obligation on your part.*

**A. E. AMES & CO.** *Established 1889*  
*Investment Bankers* Union Bank Building, Toronto  
 (53 King Street West)

### ESTABLISHED 1809

Total Funds Exceed **\$109,798,258.00**  
 Canadian Investments Over **\$9,000,000.00**

### FIRE AND LIFE

## North British and Mercantile INSURANCE COMPANY

DIRECTORS:  
 WM. McMASTER, Esq. G. N. MONCEL, Esq. E. L. PEASE, Esq.

Head Office for the Dominion: MONTREAL

Agents in all the principal Towns in Canada

RANDALL DAVIDSON, Manager Fire Department  
 H. N. BOYD, Manager Life Department  
 Evans & Gooch, Resident Agents, Toronto, 26 Wellington Street East

### COMMENCED BUSINESS 1901

RECEIVED DOMINION CHARTER 17th June 1908

Capital Stock Subscribed **\$500,000.00**  
 Capital Stock Paid Up **\$174,762.70**

## The Occidental Fire INSURANCE COMPANY

RANDALL DAVIDSON, President  
 C. A. RICHARDSON, Vice-President and Secretary

DIRECTORS:  
 S. E. RICHARDS W. A. T. SWEATMAN N. T. HILLARY

Head Office, WINNIPEG, MAN.

Agents Required at Unrepresented Points  
 Resident Agent, Toronto, Bryce B. Hunter, 51 Yonge Street

## Certified Valuations

The Canadian Appraisal Company's certificate of plant values is recognized as authoritative in the highest financial circles.

Its appraisal is an expert detailed analysis which establishes quantities and values beyond question, and is based upon present cost of reproduction new with actual accrued depreciations.

## The Canadian Appraisal Co., Limited

Head Office ..... Montreal  
 Toronto ..... Royal Bank Bldg.

## British Colonial FIRE INSURANCE COMPANY 2 PLACE D'ARMES, MONTREAL

*Agents Wanted in Unrepresented  
Districts*