

"GO NORTH, YOUNG MAN" WHY?

Because there are millions of acres of agricultural land in Northern Ontario, in some cases Free, and in others at 50 Cents per acre, excelling in richness any other part of Canada, blessing and waiting to bless the strong willing settler, especially the man of some capital.

For information as to terms, homestead regulations, special railway rates, etc., write to

H. A. MACDONELL,
Director of Colonization,
TORONTO

Save Something

every month. It is the habit more than the amount which matters.

SAVE money in the form of a Savings Bank account.

Let the account grow steadily. The great thing is to know that you have a fund instantly available in case of need. The man with no surplus, or with all his surplus locked up in securities, has not the same contentment of mind as he who has some money in the Bank always at his command.

You will find no better guardian for your savings than

The Bank of Toronto

Established in 1855. 103 Branches in Ontario, Quebec, and the West. Assets \$87,000,000. Deposits of \$1 and upwards welcomed. Head Office, Toronto.

THE Union Trust Co. LIMITED

Head Office and Safety Deposit Vaults, **TEMPLE BUILDING, TORONTO**
Branches: Winnipeg, Man., 315 Portage Av. London, Eng., 75 Lombard Street

Capital Paid up..... \$ 1,000,000
Reserve Fund..... 750,000
Assets, Trust Funds and Estates 13,517,011

Board of Directors—Charles Magee, President. Hon. Elliott G. Stevenson, E. E. A. DuVernet, K.C., Vice-Presidents; Samuel Barker, M.P., H. H. Beck, T. Willes Chitty, Henry F. Gooderham, Right Hon. Lord Hindlip, Charles H. Hoare, S. F. Lazier, K.C., George S. May, J. H. McConnell, M.D., J. M. McWhinney, Sir George W. Ross, H. S. Strathy.

Chartered Executor, Administrator, etc. Agents for sale and management of estates. 4 per cent. Interest paid in Savings Department, subject to cheque.
Money Loaned on Real Estate. Correspondence Invited.

GEO. A. KINGSTON, J. M. McWHINNEY,
Assistant Manager. General Manager.

MENEELY & CO. WATERVILLE (West Troy), N.Y.
The Old Reliable Church Bells
Established nearly 100 years ago.

LABATT'S LONDON LAGER
INDIA PALE AND EXTRA STOCK ALES, XXX STOUT
STANDARD BEVERAGES 31
JOHN LABATT, LIMITED, LONDON

P. BURNS & CO.
WHOLESALE AND RETAIL DEALERS IN
COAL AND WOOD
HEAD OFFICE: 49 King Street East, Toronto
ESTABLISHED 1856 TELEPHONE 131 AND 132
Office and Yard, FRONT ST. near BATHURST. Telephone No. 449 and 2110
Office and Yard, PRINCESS STREET DOCK. Telephone No. 190

CHURCH BRASS WORK of every description made to order on shortest notice. Designs furnished and satisfaction guaranteed.
KEITH & FITZSIMONS, LIMITED
111 King Street West, Toronto

Church Chime Peal BELLS
Memorial Bells a Specialty.
Methuen Bell Foundry Co., Baltimore, Md., U.S.A.

EAGLE AND RAIL LECTERNS
Altar Rails, Crosses, Vases, Desks, etc.; Candlesticks, Vesper Lights, Memorial Brasses, Chandeliers, and Gas Fixtures; Communion Services made or refinished. Electrical Contractors.
CHADWICK BROS.
Show Room, 193 East King St., Hamilton
Factory, Oak Avenue, near Barton St. Send for Catalogue.

KELLARIC \$12.50
"SWEET DREAMS"

REAL REST FOR THE WEARY

The Kellaric Mattress

has the laced opening at the end, enabling the purchaser to see the white cotton built in layers inside. Each mattress is equipped with STRAP HANDLES which prove very handy for turning or moving. The KELLARIC is absolutely guaranteed not to sag or become lumpy or uneven.

We are the largest exclusive specialists of High-Grade Mattresses and Box Springs in Canada.

If your dealer does not carry it, write us.

BERLIN BEDDING CO., LIMITED

BERLIN
31-33 Front St. East, Toronto

CHURCH BELL SCHOOL

Ask for Catalogue and Special Donation Plan No. 70
Est. 1858. BELLS for churches are DUTY FREE
The C. S. Bell Company, Hillsboro, Ohio, U.S.A.



MENEELY BELL CO
TROY, N.Y. AND
177 BROADWAY, N.Y. CITY
BELLS

The Best Farms

in the best wheat-lands are making profits (through the mortgage investments) for Policyholders of

The Great-West Life Assurance Company

Head Office, WINNIPEG

Ask for the booklet "Interest earnings." It describes the main cause of the excellent results to Great-West Policyholders.

SURPLICE LAWNS

of Linen or Cotton, in sheer or close weaves up to the finest grades, at unequalled values — pure white bleach — durable makes — qualities and prices for all requirements.

Samples with prices submitted on request.

JOHN CATTO & SON

55-61 King Street East - Toronto

DO NOT FORGET

OUR ADDRESS IS
62 CHURCH ST., TORONTO
N.W. COR. OF COURT ST.
OUR PHONE IS MAIN 7404

We are prepared to execute large or small orders efficiently, promptly, and at reasonable prices. A trial will convince you.

The Monetary Times Printing Co. of Canada, Limited.

Church Brass Work
MEMORIAL BRASSES
RAILS, VASES
PRITCHARD ANDREWS
CO. OF OTTAWA, LIMITED
133 Sparks St. OTTAWA.

Principles of Investment

First—Surety of Principal
Second—Obtaining the highest rate of interest compatible with safety.

Particulars of selected investment from \$100 and upwards to yield from 5% to 7% furnished on request.
Municipal and Corporation Bonds. High-class Industrial Securities.
Interest payable half-yearly and quarterly.

Campbell, Thompson & Co.
43 King St. W. - TORONTO