

The Standard Loan Co.

We offer for sale debentures bearing interest at FIVE per cent per annum payable half-yearly. These debentures offer an absolutely safe and profitable investment, as the purchasers have for security the entire assets of the company.

Capital and Surplus Assets	\$1,340,000.00
Total Assets	\$2,500,000.00

President: J. A. KAMMERER.
 Vice-Presidents: W. S. DINNICK, Toronto, R. M. MACLEAN, London, Eng.
 Head Office: Cor. Adelaide and Victoria Streets, TORONTO

United Empire Bank of Canada.

Head Office, corner Yonge and Front Sts., Toronto

Conservative investors will find a safe, sound, paying proposition in this New Canadian Bank Stock (issued at par). Allotments will be made to early applicants.

GEORGE P. REID, General Manager.

Scottish Union and National

Insurance Co. of Edinburgh, Scotland
 Established 1824

Capital,	\$30,000,000
Total Assets,	54,260,408
Deposited with Dominion Gov't,	276,000
Invested Assets in Canada,	3,091,681

NORTH AMERICAN DEPT., HARTFORD, CONN., U.S.A.

JAMES H. BREWSTER, Manager
 ERINHART & EVANS Resident Agents, Montreal
 MEDLAND & BOY, Toronto
 ALLAN, LANG & KILLAM, Winnipeg

Organized 1850

ISSUES GUARANTEED CONTRACTS

JOHN P. MUNN, M.D.
 President
 Finance Committee
 CLARENCE H. KELSEY
 Vice President and Trust Officer
 WILLIAM H. PORTER
 Vice President and Trust Officer
 EDWARD TOWNSEND
 Vice President and Trust Officer

"Good men, whether experienced in life insurance or not, may make direct contracts with this company, for a limited territory if desired, and secure for themselves, in addition to first year's commission, a renewal interest insuring an income for the future. Address the Company at its Home Office, No. 277 Broadway, N.Y."

The WATERLOO Mutual Fire Insurance Co.

ESTABLISHED IN 1863

HEAD OFFICE : WATERLOO, ONT

TOTAL ASSETS 31st DEC., 1908, \$600,000.00
 POLICIES IN FORCE IN WESTERN ONTARIO OVER 30,000

WM. SNIDER, President
 FRANK HAIGHT, Manager
 GEORGE DIEBEL, Vice-President
 T. L. ARMSTRONG, Inspector

The Royal Trust Co.

107 ST. JAMES ST., MONTREAL
 CAPITAL FULLY PAID - \$1,000,000

RESERVE FUND - \$1,000,000

BOARD OF DIRECTORS:

Right Hon. LORD STRATHCONA & MOUNT ROYAL, G.C.M.G.
 PRESIDENT.

Sir EDWARD CLOUSTON, Bart.,
 VICE-PRESIDENT.

SIR H. MONTAGU ALLAN	C. R. HOMER	H. V. MEREDITH
R. B. ANGUS	SIR W. C. MACDONALD	DAVID MORRICE
A. BAUMGARTEN	HON. R. MACKAY	JAMES ROSS
E. B. GREENSHIELDS	A. MACNIDER	
C. M. HAYS	SIR T. G. SHADGHNESKY, K.C.V.O.	
	SIR WILLIAM C. VAN HORNE, K.C.M.G.	

H. ROBERTSON, Manager

SAFETY DEPOSIT VAULTS:

109 St. James St., Bank of Montreal Building, Montreal

National Trust Co., Limited.

CAPITAL PAID UP	\$1,000,000
RESERVE	550,000

OFFICES: Montreal, Toronto, Winnipeg, Edmonton, Saskatoon
 Authorized to accept and execute Trusts of every description and to act in any of the following capacities:

Trustee, Executor, Administrator, Assignee, Liquidator, Gen. Agent

Montreal Board of Directors:

H. B. WALKER, Esq., Mgt. Canadian Bank of Commerce,
 H. MARKLAND MOLSON, Esq., Director The Molsons Bank,
 WILLIAM MCMASTER, Esq.

Montreal Offices and Safety Deposit Vaults.
 National Trust Building, 153 St. James Street
 A. G. ROSS, Manager.

The Trust and Loan Co.

OF CANADA

INCORPORATED BY ROYAL CHARTER, A.D. 1845

Capital Subscribed,	\$12,166,666
With power to increase to	14,600,000
Paid-up Capital,	2,317,666
Reserve Fund,	1,289,238
Special Reserve Fund	267,666

MONEY TO LOAN ON REAL ESTATE AND
 SURRENDER VALUES OF LIFE POLICIES.

26 St. James Street, Montreal

Montreal Trust Company

The administration of estates is a business

In conducting it properly, experience, judgment integrity and financial strength are just as essential as they are in any other business. Many estates, built up by a lifetime of effort and skill, have diminished greatly in value through incapable administration. This institution makes administration of estates a business. Its public character, financial strength directors and officers are a surety of its efficiency, faithfulness and impartiality

A
 Practical
 View

142 Notre Dame Street, W.