

The Huron and Erie Mortgage Corporation The Canada Trust Company

London, Canada, Nov. 26th/18

TO OUR CUSTOMERS AND FRIENDS

OF BOTH COUNTRY AND CITY.

A cordial invitation is extended to you to call and inspect our new and modern building on the Market Square, London.

The opening day is Saturday next—November 30th.

The former office on the same site proved quite inadequate to care for the rapidly increasing business from the surrounding country and the City of London, and to properly serve your interests and those of the many hundreds of new customers, a new office has been erected.

These institutions provide for their patrons unusual financial service, the highest type of security and good interest rates upon their money.

It is our constant aim to give your business careful and intelligent attention.

Come Saturday and see how well we are equipped to serve you.

Yours faithfully,

W. T. Westby

Manager.



"Older Than the Dominion of Canada"

Features of the New Building

A special Rest Room has been provided for the use of ladies and will be found to contain many convenient appointments.

Facing the public space on the main floor will be seen the fire-and-burglar-proof vault. Very shortly, this vault will contain a large nest of Steel Safety Deposit Boxes, which may be rented at a small fee for the purpose of storing valuable papers, such as Debentures, Victory Bonds, Insurance Policies, etc.

The safety deposit vault is equipped with a heavy Crane-hinged door. The vault vestibule is steel-lined with strong double inner doors. A steel gridded day-gate protects the vault interior during the day time.

The counters and desks are modern in design and are of quarter-cut oak, wax finish.

The building is of fire-proof construction, having been erected of concrete, reinforced with steel. The front is of grey canyon limestone, the most durable kind of stone that could be secured.

The architectural design is plain, but it impresses upon the mind of the observer the stability of the institutions as well as of the structure itself.

Financial Strength

The Canada Trust Company and The Huron & Erie Mortgage Corporation are under the same management and control. The combined assets of both institutions total over \$26,000,000.

The Paid-Up Capital and Reserve Fund of the Huron & Erie, every dollar of which is for the protection of depositors and debenture holders, totals \$5,600,000.

The Paid-Up Capital and Reserve Fund of the Canada Trust Company, pledged for the protection of Estates and Trust Funds in its care, totals \$1,550,000.

In the Savings Department



the Huron & Erie interest rate of

3 1/2 %
per annum

has meant thousands of extra dollars in the pockets of depositors during the past two years, because the Huron & Erie former rate was the ordinary 3%. Savings interest is added half-yearly on the 30th day of June and the 31st day of December.

It is a simple matter to open a Huron & Erie Savings Account and, takes but a few moments of your time. We attend to all details.

Money on deposit may be withdrawn by check at any time.

Security—a good interest rate—and a welcome await you at our office.

A Busy Debenture Department

Over nine millions of dollars have been invested by the public in Huron & Erie Debentures.

A Debenture is the unconditional promise of the Corporation to pay the sum invested—the entire assets being pledged for the repayment of the money at maturity, along with half-yearly interest meanwhile at the rate agreed upon.

At present the Debenture rate of interest is

5 1/2 %
per annum

for a three, four or five-year term. For a one or two-year term the rate is 5% per annum.

Any sum of \$100 or over will purchase a Huron & Erie Debenture.

Note this difference—

\$1,000 invested at the Huron & Erie Debenture rate

—5 years \$275

\$1,000 deposited at the ordinary savings rate of 3%

—5 years \$150

Extra income from Debenture investment \$125

Why not ask about Huron & Erie Debentures the next time you call?

Who Is Your Executor?

You have an Estate! Some Executor or Administrator will manage it for your family in later years!!

Can you confidently depend upon busy individuals, perhaps without proper experience, to make wise decisions when investing your money or managing your property for the benefit of your loved ones?

When making your Will it is your privilege to appoint either an individual Executor or a Corporate Executor such as The Canada Trust Company.

The disadvantages of individual Executors are many—often they are unwilling to act—often they lack knowledge and experience. They fall ill—move away—and worst of all they may die in the midst of their duties, thus causing heavy expense to your Estate.

The Canada Trust Company's advantages as Executor are many—it has a perpetual charter—financial strength, seventeen years of experience in Estate work, modern bookkeeping and auditing methods, and the cost of its service is never more than the amount that would be allowed to an individual acting in the same capacity.

Ask for free Will Forms.

THE CANADA TRUST COMPANY THE HURON & ERIE MORTGAGE CORPORATION

MARKET SQUARE BRANCH, LONDON, ONT.

Walter T. Westby, Manager

Other Branches: London, St. Thomas, Windsor, Winnipeg, Regina, Edmonton.

T. G. Meredith, K.C., President.

Hume Cronyn, General Manager.

MISSION PROBLEM IN CANADA BIGGEST ANY NATION FACES

Presbyterian Forward Movement Leaders Discuss Plans.

MANY NEW SUGGESTIONS

Conference Committee Will Be Enlarged—Will Frame Recommendations.

The magnitude of the missionary program of the Presbyterian Church in Canada, both home and foreign, was impressed in a striking manner by three speakers representing the church's forward movement at a large gathering held under the auspices of the London Presbyterian in First Presbyterian Sunday School room yesterday afternoon.

Rev. Dr. Robert Martin of Stratford told of the responsibility assumed by the church, the evangelization and enlightenment of 15,000,000 non-Christians in foreign lands, or double the population of Canada.

Mrs. McKerrall of Toronto, speaking on behalf of the work of the Women's Missionary Society, the first woman who ever addressed the London Presbytery, declared, "God Almighty has given to Canada one of the biggest problems any nation has ever had to face."

The polioist population, she explained, constitutes this stupendous problem, the problem of a population

that has doubled by immigration, increasing at the rate of 600 a week in the last sixteen years, the problem of a country having 85 languages and 79 religions and 100 listed nationalities.

"The reason there aren't more nationalities listed," she said, "is because there are 32 spaces on the Government's card for distinct nationalities and the fifty-third is designated as miscellaneous. All that do not go into one of the 53 sections are put down as miscellaneous."

One of the vital needs to which she drew attention, not only for the work in foreign fields, but in the country, is that of literature in the language of the peoples.

"It is appalling," she said, "that we have nothing to give these settlers from foreign countries in their own language. The time is coming when the Christian literature, if they only had something on sanitation or our public school system, take action on this matter."

Four Hindu Temples.

Illustrating the mission of the church in Canada, as well as in the United States, "To my knowledge there are four Hindu temples right in Canada, in Victoria, Vancouver, Abbotsford and Hillside," she said, recalling the converts made by a Hindu who came over to America at the time of the World's Fair in Chicago.

"It is appalling," she said, "that we have nothing to give these settlers from foreign countries in their own language. The time is coming when the Christian literature, if they only had something on sanitation or our public school system, take action on this matter."

Tribute was paid to the service being rendered by the church's "home school" in Quebec for the Protestant children, and the little Protestant settlements, which she termed the "hope of Quebec," in helping to keep up as well the standards of the Roman Catholic churches by which they are surrounded.

"The forward movement cannot amount to anything," concluded Mrs. McKerrall at the close of her brilliant address, "unless it is also an upward movement, with prayer as the lever and service the basis."

Must Help Others.

Taking up the social service side of the missionary activities of the church, Rev. Principal Dyde of Kingston emphasized the idea that every man must be his brother's keeper.

"If I arrived alone at the gate of heaven to find St. Peter there, he said by way of explaining his message in a parable, "It isn't unlikely that St. Peter would say to me, 'Where are your brothers? What have you done with them?' If I replied that I didn't know, that I hadn't thought about them, it is more than probable he would ask me if I hadn't ever read about the Good Samaritan, and tell me to go away, because there was no place for me."

Continuing, Principal Dyde expressed his high hope that the church, and the society which accepts the whole program of Jesus.

In this connection he quoted Lloyd George to the effect that it is a stain on the nation's flag just as deep as the flag itself over slum-bred children, ill paid, ill fed, ill housed working men and women, as if it drops in defeat on the field of war. Principal Dyde would go farther and say that it is not nearly such a stain to have the flag go down to defeat in war, because defeat may be honorable and suffered by the noblest. It is a deep dark stain on the nation's flag if people who are the world's goods allow others to lack them for proper opportunity and justice. Another point emphasized was this, "We must get rid of the cancer of class distinctions in Christianity. If religion is a thing that the rich have and the poor have not, then our religion is not worth having."

Among the comments made on the address of the afternoon was one from Rev. W. R. McIntosh that it was a shock to realize how pitifully inadequate

the missionary work of the church has been up to the present time.

Asks Plans Made.

After Principal Dyde's address, Rev. James MacKay asked the question if the committee of fifty appointed to initiate the Forward Movement had any plans in connection with the removal of churches from thickly populated downtown sections of cities to exclusive suburbs. He cited the case of a church in a suburb section of Montreal, which as a result of withdrawal has an income on investment of more than \$10,000 to cover expenses, and accordingly employs a minister, assistant and deaconess to minister to a congregation of 700 people who, 25,000 have been left in the district deserted with no such ministrations.

The point was emphasized that churches are the property of the church, and not of the congregation, and that if the congregation withdraws, adequate provision should be made to look after the work.

Rev. John Currie declared the blame in such a case rested on the presbytery where such a step was taken.

Rev. N. H. MacDillivray had the last word, that if the presbyteries became imbued with the heroic spirit of the message of Dr. Dyde concerning the responsibility of lifting others as good business, as well as good religion, there would be no question of congregations thus serving their own interests at the expense of others.

Report of Committee.

"In view of the extreme importance of many of the proposals made in connection with the forward movement, the conference of the presbytery, and the opportunity of the time for reform and advance, your committee would urge very full and deliberate consideration of the whole matter on the part of the presbytery."

"(1) That the conference committee be enlarged by the addition of the names of the moderator and clerk of the presbytery, and the chairman of each of the presbytery's committees, whose work is affected by the proposals of the forward movement."

"(2) That this committee frame a series of practical recommendations for the presbytery to be presented to the conference for its consideration and provision for infirmity and old age, and the interests of the church in mission work at home and abroad by the use of lantern slides, charts, and the deepening of spiritual life, and the spirit of brotherhood in the church, the security of the church, and the other matters concerned, these recommendations be submitted to next meeting of presbytery and to be printed and sent in advance."

"(3) That the next presbytery be enlarged similarly to this one to cover three sessions, and to include representatives from all the congregations, and that routine business be limited to strictly urgent matters."

"(4) That the thanks of the presbytery be tendered to the representatives of the church who have laid before us the plan of the forward movement today, and that an effort be made to have other features presented at next meeting, and the presbytery express its sense of the evident divine leading with which the plan was presented, and which in connection with the present movement be well-timed forward movement."

The foregoing was the report of the committee on resolutions submitted at the closing meeting last evening of the London Presbytery conference on the forward movement of the Presbyterian Church in Canada, by the convention, Rev. W. R. McIntosh. The suggestions contained therein were unanimously adopted.

Scrap Old Standards.

Three inspiring addresses marked the closing meeting last evening of the London Presbytery conference on the forward movement of the Presbyterian Church in Canada, by the convention, Rev. W. R. McIntosh. The suggestions contained therein were unanimously adopted.

Speaking on "Stewardship," Frank Yelch of Toronto, well known as a writer and lecturer, said, "We have got to throw the old standards on the scrap heap in this new day in the world."

This applied to old, inadequate standards of giving of time, money, self and stewardship of service," he continued.

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