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SPENCERIAN STEEL PENS
ARE THE BEST

FOR CORRESPONDENTS AND ACCOUNTANTS.

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SPENCERIAN PEN CO., 349 Broadway, NEW YORK, N.Y.

The
York County
Loan and
Savings Co.

Plan suitable for those desiring
 to own their own homes instead of
 continuing to pay rent. Literature
 free.

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Toronto.

JOSEPH PHILLIPS, President.

THE
CENTRAL CANADA
LOAN AND SAVINGS CO.,
TORONTO, CANADA.

Senator GEO. A. COX, - - - President
 E. R. WOOD, Vice-President and Managing Director

4%

CAPITAL, - - -	\$2,500,000
RESERVE FUND, - - -	450,000

INVESTMENT BONDS.

This Company accepts sums of \$100 and upwards, issuing therefor its 4% investment bonds, payable to the order of party remitting the amount, upon the following conditions:—

- I. The Company agrees to pay 4% interest, payable half-yearly.
- II. The Company agrees to pay interest from date of receiving money to date of repayment.
- III. The Company agrees to pay exchange on all remittances.
- IV. The Company agrees to cash the bond at any time upon receiving 60 days' notice from party holding same.

Executors and Trustees are authorized by Ontario Government to invest in the Bonds of this Company—R. S. O., 1897, chapter 132, section 5-6.

The Dominion and Ontario Governments accept the Bonds of this Company as security to be deposited by life and fire insurance companies doing business in Canada.

Write for sample bond, copy of annual report and for further information to

F. W. BAILLIE, Assistant Manager, Toronto, Ont.