

**INSURANCE COMPANY OF NORTH AMERICA**  
 Founded 1792



**FIRE INSURANCE**—Buildings, Contents, Rents, Use and Occupancy.  
**MARINE INSURANCE**—Ocean, Inland, Yachts, Motor Boats, Registered Mail, Parcel Post, Tourists' Baggage, Travellers' Samples, Merchandise in Transit by land or water.

Automobile                      Aeroplane

Fully Paid-Up Capital	\$ 4,000,000.00
Net Surplus	3,743,980.17
Total Assets	16,001,411.66
Total Losses paid since organization	149,374,312.55

Applications for agencies where the Company is not already represented should be addressed to

**ROBERT HAMPSON & SON, Limited**  
 GENERAL AGENTS FOR CANADA  
 1 St. John Street - MONTREAL

**Associated Mortgage Investors**  
 Incorporated

McDougall Bldg.,                      Granite Bldg.,  
 CALGARY, ALTA.                      ROCHESTER, N.Y.

KINGMAN NOTT ROBINS                      Treasurer.

Negotiate with their own funds and offer at par and accrued interest

**First Mortgages on Improved Farms in Alberta**  
 To Yield 6% Net in Toronto, Montreal, London, Eng., or New York par funds

**Every Mortgage Protected by Special Agreement**  
 whereby this Company guards the investor from loss by delinquent interest, taxes, insurance premiums, depreciated security or foreclosure, without extra charge.

REPRESENTATIVES:

TORONTO                      MONTREAL  
 A. L. Massey & Company,                      Ambrose & Kingman,  
 8-10 Wellington St. East.                      Lake of the Woods Bldg.  
 Also in New York, Chicago, Boston and Washington, D.C.

**The Imperial Guarantee & Accident Insurance Company of Canada**

Head Office: 46 KING ST. W., TORONTO, ONT.

IMPERIAL PROTECTION

Guarantee Insurance  
 Accident Insurance  
 Sickness Insurance  
 Automobile Insurance  
 Plate Glass Insurance

A STRONG CANADIAN COMPANY

Capital, \$1,000,000.00.                      Government Deposit, \$111,000.

**THE UNION TRUST COMPANY, LIMITED**

Head Office and Safety Deposit Vaults  
**TEMPLE BUILDING - TORONTO**

Branches: Winnipeg, Man., 315 Portage Avenue  
 London, Eng., 75 Lombard Street

Capital Paid up                      \$1,000,000                      Reserve Fund                      \$650,000  
 Assets, Trust Funds and Estates                      \$13,415,147

Board of Directors—Charles Magee, President.                      Hon. Elliott G. Stevenson, Vice-President; E. E. A. DuVernet, K.C., Vice-President; Samuel Barker, M.P.; H. H. Beck, T. Willes Chitty, 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



**LONDON & LANCASHIRE FIRE INSURANCE COMPANY**

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1—Statement

**Another Use for Window Envelope**

**I**NVOICES should be mailed in the B-E WINDOW ENVELOPE, so that each day's shipments may be invoiced before closing time. ¶ Nothing speaks more clearly of clean-cut, up-to-date methods than the receipt of invoice before the arrival of goods. Nothing bothers "the trade" so much as to have shipments come in before the invoice—holds up delivery, checking, etc. ¶ The B-E Window Envelope does your addressing free of charge—with no labor and no delay.

The "Window" does it.

Procurable in stock to match regular letter head. Send for samples of this new envelope, and details of this modern manner of mailing. Discounts for quantity.

**BARBER-ELLIS, Limited**  
 62 Wellington St. W.                      Toronto

**"PROUDFIT" BINDERS**



ABSOLUTELY FLAT OPENING

Give blank book convenience with loose-leaf utility. No metal parts exposed.

Book complete with Index and 500 sheets 11 ins. x 10 ins. \$25.00 by express, C.O.D., with privilege of inspection

**Business Systems, Limited**  
 52 Spadina Avenue - TORONTO, Ont.