The Sterling Bank

OF CANADA.

Head Office. Toronto Montreal Office. 157 St. James St.

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). Alletments will be made to early applicants.

GEORGE P. REID. General Manager

The Standard Loan Co.

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

Capital and Surplus Assets - -Total Assets - \$2,500,000.00

President : J. A. KAMMERER. Vice-Presidents : W. S. DINNICE, Toronto. R. M. MACLEAN London, Eng.

Head Officer Cor. Adelaide and Victoria Streets, TORONTO

Scottish Union and National

Insurance Co. of Edinburgh, Scotland Established 1824

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

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

JAMES H. BREWSTER, Manager

RSINHART & EVANS, Resident Agents MEDLAND & SON, ALLAN, LANG & KILLAM, " Toronto Winnipeg



JOHN P. MUNN, M.D.

CLARENCE H. KELSEY WILLIAM H. PORTER EDWARD TOWNSEND

Good men, whether experienced in life insurance or not, may make direct coneracts with this company, for a limited ter-ritory if desired, and secure forthemselves, 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 Royal Trust Co.

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

RESERVE FUND \$1,000,000 BOARD OF DIRECTORS:

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

Sir EDWARD CLOUSTON, Bart., VICE-PRESIDENT.

SIR H. MONTAGU ALLAN C. R. HOSMER
R. B. ANGUS SIR W. C. MACDONALD DAVID MORRICE
HON R. MACEAY
L. B. GREENSHIELDS A. MACRIDER

A. MACRIDER C. M. HAYS
SIR WILLIAM C, VAN HORNE, K.C.M.G.

H. ROBERTSON, Manager

SAPETY DEPOSIT VAULTS: 109 St. James St., Bauk of Montreal Montreal

National Trust Co., Limited.

CAPITAL PAID UP RESERVE

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

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

Montreal Board of Directors :

H. B. WALERE, ESQ., Mgr. Canadian Bank of Commerce, H. Markland Moison, Esq., Director The Moisons Bank, William McMaster, Esq.

Montreal Offices and Safety Deposit Vaults.

Notional Trust Building. 153 St. James Street
A. G. ROSS - . . Manager.

The Trust and Loan Co.

INCORPORATED BY ROYAL CHARTER, A.D 1848

Capital Subscribed. \$12,166,666 With power to increase to . . 14,600,000 Paid-up Capital. . . . 2,311,666 Reserve Fund. 1,289,238 Special Reserve Fund . 267.666

MONRY TO LOAN ON RRAL ESTATE AND SURBENDER VALUES OF LIFE POLICIES.

26 St. James Street, Montreal

Montreal Trust Company

Practical View

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 life-time 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, faith fulness and impartiality

142 Hotre Dame Street, W.