

A GOOD CHRISTMAS BOX!

—One Hundred Dollars Every Year
For Twenty Years.

on Christmas Day



FOR
YOUR WIFE,
YOUR DAUGHTER,
OR AGED PARENT
AFTER YOU ARE
GONE—

LET US TELL YOU
ALL ABOUT IT

THE EXCELSIOR LIFE

INSURANCE COMPANY.

Toronto, Canada.

BOND OFFERINGS

Lists of bonds which we offer sent on application. Every Security possesses the qualities essential in a sound investment, combining SAFETY OF PRINCIPAL AND INTEREST with THE MOST FAVORABLE INTEREST RETURN.

**Government — Municipal
Corporation and Proven
Industrial Bonds.**

Yield 4% to 6%

*We shall be pleased to aid you in the
selection of a desirable investment.*

**DOMINION SECURITIES
CORPORATION-LIMITED**
TORONTO. MONTREAL. LONDON. ENGLAND



250
styles

Ask
your
stationer

The
most
popular
pen in the
world.

**Esterbrook's
Falcon No. 048**

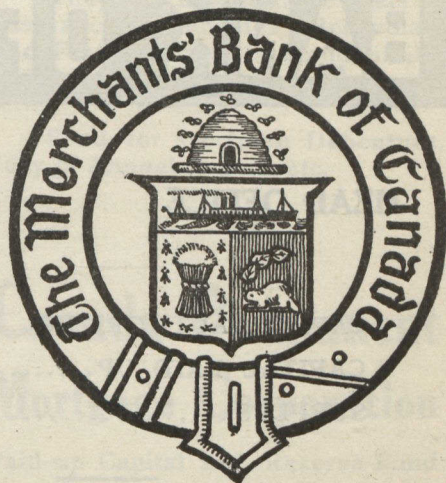
The standard pen for general correspondence, combining a smooth, medium point with large ink-holding capacity.

Send 10c. for useful metal box containing 12 of our most popular pens, including the famous Falcon 048.

Esterbrook Pen Mfg. Co.
New York Camden, N.J.
BROWN BROS., Ltd., Canadian Agents, Toronto

Esterbrook

Pens



Paid-up Capital - \$7,000,000
Reserve Fund and Undivided Profits - 7,248,134

220 Branches in Canada.

Extending from the Atlantic to the Pacific.

Savings Department at all Branches.

Deposits received of \$1.00 and upward, and interest allowed at best current rates.

General Banking Business.