

CHOICE TORONTO HOMES

FACTORY SITES

Phone Adelaide 2900

Private Branch Exchange Connecting all Departments

Neelys Limited

REAL ESTATE

AND

INSURANCE

104 Temple Bldg., = Toronto, Ont.

Dr. D. B. Neely, M.P., Pres. T. A. Neely, Man. Director.
 Hon. Sen. Ratz, Vice-Pres. M. B. Tudhope, Director.
 D. M. Martin, Vice-Pres. A. J. Bailey, Sec. Treas.

We are prepared to Deliver at once a limited amount of frontage in LEASIDE, the C.N.R. Toronto Model City.

Every foot has been carefully selected, and will make an investment of Unequalled Value.

Write NOW for Plan and Terms.

The Bank of British North America

Established in 1836. Incorporated by Royal Charter in 1840

Capital (Fully Paid) . \$4,866,666.66

Reserve Fund \$2,920,000.00

Head Office:
LONDON, Eng.

Head Office in Canada:
MONTREAL

H. B. MACKENZIE, General Manager, Montreal

This Bank has numerous establishments throughout Canada, including Dawson City (Y.T.), and at New York and San Francisco in the United States.

Agents and Correspondents in every part of the world.

Drafts, Money Orders, Circular Letters of Credit and Travellers' Cheques issued, Negotiable anywhere.

Agents in Canada for Colonial Bank, London and West Indies.

ASSESSMENT SYSTEM

Independent Order of Foresters

Accumulated Funds, March 1st, 1913. \$20,577,403.97

Total Benefits Paid . Jan. 1st, 1913. . \$38,177,063.40

The complete system of Insurance is furnished by the Independent Order of Foresters. In addition to the Mortuary Benefits, provision is made in all Policies for members who become totally disabled; for members who reach seventy years of age, and there may also be secured Sick Benefits from \$3 to \$10 per week. The Order provides for and educates the orphan children of its members, and furnishes treatment at their Sanitarium for members affected with tuberculosis.

Policies issued from \$500 to \$5,000

◆ ◆ ◆

For further information or literature apply to

ELLIOTT G. STEVENSON, S.C.R., Temple Bldg., Toronto

R. MATHISON, S.S.T., Temple Building, Toronto

Save Your House this Embarrassment

Pick out any two letters from the mail you sign to-night. Lay them aside. When you have a moment, just analyze what would happen if the envelope got transferred and the wrong letter was sent to each man. It would be embarrassing—wouldn't it—perhaps ridiculous, but more often tragic.

BARBER-ELLIS Window Envelopes

protect you from this weakness of even good mail clerks. For the address on the letter is used for the address of the envelope. The tough transparent window does it.

Let us send you samples that you may "look into."

Barber-Ellis, Limited

Brantford Toronto Winnipeg Vancouver