== THE -

INVESTMENT TRUST CO.

MUNICIPAL AND CORPORATION BONDS

BOARD OF DIRECTORS

K. W. BLACKWELL, President J. P. BLACK, Vice-President Jas. Reld Wilson, R. MacD. Paterson, W. M. Dobel

A. J. NESBITT, Managing Director.

N. B. STARK

Sec .- Treasurer

84 NOTRE DAME STREET W., MONTREAL

The Standard Loan Co.

We offer for sale debentures bearing interest at FIVE 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

lus Assets - - \$1,340,000.00 - - - \$2,500,000.00

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

London, Eng.

Head Office: Cor. Adelaide and Victoria Streets, TORONTO

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). Allotments will be made to early applicants.

GEORGE P. REID,

General Manager

Scottish Union and National

Insurance Co. of Edinburgh, Scotland Established 1824

Capital. . \$30,000,000 Total Assets. . 54 260.408

Deposited with Dominion Gov't, 276,000 Invested Assets in Canada, 3,091,681

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

JAMES H. BREWSTER, Manager

RSINHART & RVANS Resident Agents, MEDLAND & SON, ALLAN, LANG & KILLAM, Montrea! Toronto Winnipeg

The WATERLOO Mutual Fire Insurance Co.

ESTABLISHED IN 1863

HEAD OFFICE WATERLOO, ONT

TOTAL ASSETS 31st DEC., 1908, \$600,000.00 POLICIES IN FORCE IN WESTERN ONTARIO OVER 30,000

WM SNIDER, President FRANK HAIGHT. Manager

GEORGE DIEBEL, Vice-President T. L. ARMSTRONG.

Inspecto

The Royal Trust Co.

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

RESERVE FUND BOARD OF DIRECTORS:

Right Hon. LORD STRATHCONA & MOUNT ROYAL Q.C.M.Q 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. MACKAY JAMES ROSS
C. M. HAYS
SIR WILLIAM C. VAN HORNE, K.C.M.G.

H. ROBERTSON, Manager

SAPETY DEPOSIT VAULTS

109 St. James St., Bank of Montreal Montreal

National Trust Co., Limited.

CAPITAL PAID UP RESERVE

OFFICES : Montreal, Toronto, Winnipeg, Edmonton, Saskateon. 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. WALEER, ESQ., Mgr. Canadian Bank of Commerce, H. MARKLAND MOLSON, Esq., Director The Molsons Bank, WILLIAM MCMASTER, ESQ.

Montreal Offices and Safety Deposit Vaults. National Trust Building. 153 St. James Street
A. G. ROSS - - Manager.

The Trust and Loan Co.

OF CANADA

INCORPORATED BY ROYAL CHARTER, A.D. 1848 Capital Subscribed, \$10,706,666 Capital Subscribed, . . . With power to increase to . 14,600,000 Paid-up Capital, 1,946,666 Reserve Fund, 1,239,851 Special Reserve Fund . 243,333

MONEY TO LOAN ON REAL ESTATE AND SURRENDER 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, faithfulness and impartiality

2 Place D'Armes