

# 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). Allotments will be made to early applicants.

GEORGE F. REID, . . . . . General Manager

## The Standard Loan Co.

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

Capital and Surplus Assets . . . . . \$1,340,000.00  
Total Assets . . . . . \$2,500,000.00

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

Head Offices: Cor. Adelaide and Victoria Streets, TORONTO

## 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

FRISBART & EVANS Resident Agents . . . . . Montreal  
MEDLAND & SON, . . . . . Toronto  
ALLAN, LANG & KILLAM, " " . . . . . Winnipeg



JOHN P. MUNN, M.D.  
PRESIDENT  
FINANCE COMMITTEE  
CLARENCE H. KELSEY  
First Vice-President and Trust Co.  
WILLIAM H. PORTER  
First Vice-President  
EDWARD TOWNSEND  
First Vice-President

Good men, whether experienced in life insurance or not, may make direct contracts with this company, for a limited territory if desired, and secure for themselves, 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:  
Right Hon. LORD STRATHCONA & MOUNT ROYAL, O.C.M.O.  
PRESIDENT.

Sir EDWARD CLOUSTON, Bart.,  
VICE-PRESIDENT.

SIR H. MONTAGU ALLAN C. R. HOSMER H. V. MERRITT  
R. B. ANGUS SIR W. C. MACDONALD DAVID MORRICE  
A. BAUMGARTEN HOW R. MACEAY JAMES ROSS  
E. B. GREENSHIELDS A. MACNIDER  
C. M. HAYS SIR T. G. SHROUBERNY K.C.V.O.  
SIR WILLIAM C. VAN HORNE, K.C.M.G.

H. ROBERTSON, Manager

SAFETY DEPOSIT VAULTS:  
109 St. James St., Bank of Montreal Building, Montreal

## National Trust Co., Limited.

CAPITAL PAID UP - - - - \$1,000,000  
RESERVE - - - - - 550,000

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

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

Montreal Board of Directors:

H. B. WALKER, 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, 183 St. James Street  
A. G. ROSS . . . . . Manager.

## The Trust and Loan Co.

OF CANADA

INCORPORATED BY ROYAL CHARTER, A.D. 1848

Capital Subscribed, . . . . . \$12,166,666  
With power to increase to . . . . . 14,600,000  
Paid-up Capital, . . . . . 2,317,666  
Reserve Fund, . . . . . 1,289,238  
Special Reserve Fund . . . . . 267,666

MONEY TO LOAN ON REAL ESTATE AND  
SURRENDER VALUES OF LIFE POLICIES.

26 St. James Street, Montreal

## Montreal Trust Company

**A 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 lifetime 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

142 Notre Dame Street, W.