

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 P. 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. DINNICK, Toronto. R. M. MACLEAN
 London, Eng.
 Head Office: 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. BRWSTER, Manager
 BRINHART & EVANS, Resident Agents Montreal
 MEDLAND & SON, Toronto
 ALLAN, LANG & KILLAM, " Winnipeg



JOHN P. MUNN, M.D.
 PRESIDENT
 FINANCE COMMITTEE
 CLARENCE H. KELSEY
 Pres. Ohio Guaranty and Trust Co.
 WILLIAM H. PORTER
 Pres. Cham. Nat. Bank
 EDWARD TOWNSEND
 Pres. Niagara & Western Nat. Bank

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. HOMER H. V. MEREDITH
 R. B. ANGUS SIR W. C. MACDONALD DAVID MORRICE
 A. BAUMGARTEN HON. R. MACEAY JAMES ROSS
 F. B. GREENSHIELDS A. MACNIDRER
 C. M. HAYS SIR T. G. SHAUGHNESSY 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 - - - - - 700,000

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. MARKLAND MOLSON, Esq., Director The Molsons Bank,
 WILLIAM McMASTIE, Esq., Vice-Pres. Iron Steel Corporation,
 H. B. WALKER, Esq., Director Canada Life Assurance Co.
 Montreal Offices and Safety Deposit Vaults,
 National Trust Building, 133 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 VALUERS OF LIFE POLICIES.

26 St. James Street, Montreal

Montreal Trust Company

Incorporated 1889
 CAPITAL \$500,000.00
 UNDIVIDED PROFITS 158,403.45

This Company with its large resources and representative directorate offers efficient service for the transaction of all Trust Company business.

DIRECTORS
 H. S. Holt, President N. Curry
 Robt. Archer, Vice-Pres. Hon. R. Dandurand
 W. M. Aitken Geo. E. Drummond
 J. E. Aldred T. J. Drummond
 A. J. Brown, K.C. Wm. Molson Macpherson
 Fayette Brown C. E. Neill
 Geo. Caverhill Hugh Paton
 E. L. Pease
 James Redmond
 F. W. Ross
 W. B. Ross, K.C.
 A. Haig Sims
 C. F. Smith
 F. W. Thompson

V. J. HUGHES, MANAGER
 142 Notre Dame Street, W.