

THE INVESTMENT TRUST CO. (LIMITED)
MUNICIPAL AND CORPORATION BONDS

BOARD OF DIRECTORS
 N. W. BLACKWELL, President J. P. BLACK, Vice-President
 Jas. Reid Wilson, R. MacD. Paterson, W. M. Debel

A. J. NEBBITT, Managing Director. N. S. STARK, Sec.-Treasurer

84 NOTRE DAME STREET W., MONTREAL

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, G.C.M.G. PRESIDENT.

Sir EDWARD CLOUSTON, Bart., VICE-PRESIDENT.

SIR H. MONTAGU ALLAN C. E. NOSMER H. V. MERRITT
 R. B. ANGUS SIR W. C. MACDONALD DAVID MORRICE
 A. BAUMGARTEN, HON. R. MACKAY JAMES ROSS
 E. B. GREENSHIELDS A. MACHIDER
 C. M. HAYS SIR T. G. BRATTONNEST 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

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

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 Montreal Bank.
 WILLIAM MCMASTER, Esq.

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

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
 BRINHART & EVANS Resident Agents, Montreal
 MEDLAND & SON, Toronto
 ALLAN, LANG & KILLAM, Winnipeg

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, 7,289,238
 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

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

A Practical View

142 Notre Dame Street, Wl.

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 GEORGE DIEBEL, Vice-President
 FRANK HAIGHT, Manager T. L. ARMSTRONG, Inspector