

**"GO NORTH,
YOUNG MAN"
WHY?**

Because there are millions of acres of agricultural land in Northern Ontario, in some cases Free, and in others at 50 Cents per acre, excelling in richness any other part of Canada, blessing and waiting to bless the strong willing settler, especially the man of some capital.

For information as to terms, homestead regulations, special railway rates, etc., write to

H. A. MACDONELL,
Director of Colonization,
TORONTO

**INVESTMENT
OPPORTUNITY**

Paying 8% Half-Yearly

We have an exceptionally attractive offering of stock in a large established commercial enterprise. The Company is well managed, and the Directors are sound business men.

It has earned over 15% on its present capital.

Shrewd investors throughout Ontario have already subscribed.

Prospectus gladly mailed on request.

Campbell, Thompson & Co.
HIGH GRADE INVESTMENTS
43 King St. West - Toronto, Ont.

**THE STANDARD LOAN
COMPANY**

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 \$1,400,000.00
Assets - - - - - 2,800,000.00
Total Assets - - - - - 4,200,000.00

President: J. A. KAMMERER
1st Vice-Pres. and General Manager: W. S. DINNICK - Toronto
2nd Vice-President: HUGH S. BRENNAN - Hamilton
Directors: RIGHT HON. LORD STRATHCONA AND MOUNT ROYAL, G.C.M.G.
DAVID RATZ R. H. GREENE
W. L. HORTON A. J. WILLIAMS
Head Office: Cor. Adelaide and Victoria Streets, Toronto

**MORE EFFICIENT
TRUSTEESHIP AT
NO GREATER COST**

IS ASSURED TO THE ESTATE
WHEN THE EXECUTOR
AND TRUSTEE IS

**The Toronto General
Trusts Corporation**
Toronto
Ottawa - Winnipeg - Saskatoon



Try Rogers' Coal this winter
You'll be glad you did

ELIAS ROGERS CO. LTD.
28 W. King St., Toronto



Mail Contract

SEALED TENDERS addressed to the Postmaster General, will be received at Ottawa until Noon, on Friday, the 17th January, 1913, for the conveyance of His Majesty's Mails on a proposed Contract for four years, six times per week, over Rural Mail Route from Eglinton, Ontario, to commence at the pleasure of the Postmaster General.

Printed notices, containing further information as to conditions of proposed Contract may be seen and blank forms of Tender may be obtained at the Post Offices of Eglinton, Bedford Park, Newton Brook, Lansing, Willowdale, York Mills and at the Office of the Post Office Inspector at Toronto.

G. C. ANDERSON,
Superintendent.

Post Office Department,
Mail Service Branch,
Ottawa, 29th November, 1912.

**Imperial Loan
and Investment
Company of Canada**
Incorporated 1869
(Incorporated by Special Act of the Parliament of Canada).
Founded and commenced business 1869.


Capital \$1,000,000

5%

**Debentures
ISSUED**

HEAD OFFICE
Company's Building, 37 Yonge St.
Toronto

DOUGLAS A. BURNS, President
GERARD MUNTZ, Manager and Secretary



**THE GIFT
PROBLEM**

Christmas draws near and with it the annual gift perplexity.

Why not make it an insurance policy on your own life, and made payable to your wife or your mother?

It would be a gift which would not only make this Christmas a happy one for your loved ones, but one which would insure their future Christmas days.

The North American Life issues many plans at prices within the reach of all.

**THE
NORTH
AMERICAN
LIFE
ASSURANCE
COMPANY**
Toronto - Can.

**DANIEL STONE
UNDERTAKER** 82 WEST
Telephone North 282 BLOOR ST.

**QUALITY
COUNTS**

Quality of Workmanship
Quality of Material and Knowledge
Have made a name for the

**KARN
CHURCH ORGAN**

which has never been equaled - The Karn, Canada's Premier Church Organ.

THE
**Karn-Morris Piano
and Organ Co., Limited.**

Head Office—Woodstock, Can.
Factories—Woodstock and Listowel



CHURCH BELLS SCHOOL

Ask for Catalogue and Special Donation Plan No. 70
Est. 1858. BELLS for churches are DUTY FREE
The C. S. Bell Company, Hillsboro, Ohio, U.S.A.

Profits 1913

If you are thinking of Life Insurance—you owe it to yourself to obtain the booklet, "Profits 1913"—issued by The Great-West Life.

These RESULTS show what "the best in Life Insurance" really means.

Over \$81,000,000 now in force.

**The
Great-West Life
Assurance Company**
Head Office, WINNIPEG

Ask for a 1913 Calendar—another of the famous "Old Timer" series.

**SURPLICE
LAWNS**

of Linen or Cotton, in sheer or close weaves up to the finest grades, at unequalled values—pure white bleach—durable makes—qualities and prices for all requirements.

Samples with prices submitted on request.

JOHN CATTO & SON
55-61 King Street East - Toronto

A very suitable Christmas Present would be a copy of the Christmas Number of the Canadian Churchman



Keiths, Ltd.
11 King St. West
Toronto

Designers and Makers
**CHURCH LIGHTING
FIXTURES**
**ECCLESIASTICAL
BRASS WORK**

St. Augustine's Wine
REGISTERED
COMMUNION WINE
\$1.50 Per Gallon
25c. extra for containers.
**\$4.50 per doz. Quarts, F.O.B.
Toronto**

Imported Wines and Spirits
D. G. STUART
391 Church Street, Toronto.
Telephone, Main 1329.

A 7% INVESTMENT

Money returned at end of one year or at end of any subsequent year, on 60 days' notice if desired. The above security is the best industrial ever offered in Canada. Business established 27 years.

Write at once for particulars.
National Securities Corporation, Ltd.
CONFEDERATION LIFE BLDG., TORONTO

IN ANSWERING ADVERTISEMENTS, PLEASE MENTION "THE CANADIAN CHURCHMAN."