The Sterling Bank

OF CANADA.

Head Office. Montreal Office. Toronto

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 FIVR per cent annum payable half-yearly. These debentures offer an ab-utely safe and profitable investment, as the purchasers have for

Gapital and Surplus Assets - \$1,340,000.00
Total Assets - \$2,500,000.00 Total Assets President : J. A. KAMMERER,

Vice-Presidents: W. S. DINNICE, Toronto, R. M. MACLHAN London, Eng.

Head Office: Cor. Adelaide and Victoria Streets, TORONTO

Scottish Union and National

Insurance Co. of Edinburgh, Scotland Zatablished, 1824

\$30,000,000 54 260,408 276,000 Deposited with Dominion Gov't, 3.091,681 Invested Assets in Canada,

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

JAMES H BREWSTER Manager RAINHART & EVANS Resident Agents, MEDIAND & SON, ALLAN, LANG & KILLAM,

Toronto Winnipe



JOHN P. MUNN, M.D. PREMDENT, CLARENCE H. KELSEY

> WILLIAM H. PORTER EDWARD TOWNSEND

Good men, whether experienced in life insurance or not, may make direct contracts with this company, for a limited ter-ritory 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

BOARD OF DIRECTORS Right Hon. LORD STRATHCONA & MOUNT ROYAL Q.C.M.Q. PRESIDENT.

SIr EDWARD CLOUSTON, Bart., VICE-PRESIDENT.

SIR H. MONTAGO ALLAN C. R. HOSMER DAVID MORRICE A. BAUMGARTEN. R. B. GREMMERIELDS C. M. HAYS
SIR WILLIAM C. VAN HORNE, K.C.W.G.
SIR WILLIAM C. VAN HORNE, K.C.W.G.

H. ROBERTSON, Manager

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

National Trust Co., Limited.

CAPITAL PAID UP - - -

RESERVE OFFICES: Montreal, Torente, Winnipeg, Edmenten, Saskatcon 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

Mentreal Board of Directors; H. B. WALEBR RSQ., Mgr. Canadian Bank of Commerce, H. Mareland McSon Rsq. Director The Molsons Bank. William McMaster, Esq.

Montreal Offices and Safety Deposit Vaults.

National Treat Building. 183 St. James Street
A. G. ROSS - Manager.

The Trust and Loan Co.

INCORPORATED BY ROYAL CHARTER, A.D. 1845

\$12,166,666 Capital Subscribed, 14,600,000 With power to increase to . . 2,311,666 Paid-up Capital. 1,289,238 Reserve Fund, Special Reserve Fund . .

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

26 St. James Street, Montreal

Montreal Trust Company

Practical View

he 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, faith fulness and impartiality

142 Motre Dame Street, W.