____ THE ---INVESTMENT TRUST CO.

MUNICIPAL AND CORPORATION RONDS

BOARD OF DIRECTORS

K W. BLACKWELL, President J. P. BLACK, Vice-President Jac. Reld Wilson, R. MacD. Paterson, W. M. Dobell

N. B. STARK

Managing Director.

Sec .- Treasurer

84 NOTRE DAME STREET W., 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 ab-solutely and cand profusble 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 : I. A. KAMMERER, Vice-Presidents : W. S. DINNICE, Toronto, R. M. MACLEAN,

London, Eng. Head Offices Cor. Adelaide and Victoria Sts., TORONTO

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.

General Manager GEORGE P. REID.

Scottish Union and National

Insurance Co of Edinburgh, Scotland Established 1824

. \$80,000,000 Capital, 31 464 590 Total Assets. . . . 242,720 Deposited with Dominion Gov't, 2.670,049

Invested Assets in Canada. NORTH AMERICAN DEPT., HARTFORD, CONN., U.S.A.

JAMES H. BREWSTER, Manager ESIMBART & EVANS Resident Agents, MEDIAND & SON, ALLAN, LANG & KILLAM, Toronto Winnipe g

The WATERLOO Mutual Fire Insurance Co.

ESTABLISHED IN 1863

WATERLOO, ONT HEAD OFFICE

TOTAL ASSETS 31st DEC., 1908, \$600,000.00 POLICIES IN FORCE IN WESTERN ONTARIO OVER 30,000

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

Inspector

The Royal Trust Co.

107 ST. JAMES ST., MONTREAL CAPITAL FULLY PAID - \$1,000,000

RESERVE FUND BOARD OF DEECTORS: Right Hon. LORD STRATHCONA & MOUNT ROYAL. Q.C.M.Q PRESIDENT.

Sir EDWARD CLOUSTON, Bart., VICE-PRESIDENT.

SIR H. MONTAGU ALLAN C. R. HOSMER
R B ANGUS SIR W. C. MACDONALD HON R. MACKAY
B B GREENSTIELDS AMACKINER
C. M. HAVS
SIR WILLIAM C. VAN HORME, K.C.M.G.

H. ROBERTSON, Manager

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

National Trust Co., Limited.

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

OFFICES: Montreal, Torento, Winnipeg, Edmonton, Saskatoon. 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 Montreal Board of Directors :

H. B WALERR 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.

A. G. ROSS - . . Manager.

The Trust and Loan Co.

OF CANADA

INCORPORATED BY ROYAL CHARTER, A.D. 1846

Capital Subscribed. . . \$10,706,666 14,600,000 With power to increase to . . 1,946,666 Paid-up Capital. 1,239,851 Special Reserve Fund . . . 243,333

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

26 St. James Street, Montreal

Montreal Trust Company

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 life-time of effort and skill, have diminished greatly in value through incapable admi-nistration. 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

2 Place D'Armes