

FOUNDED 1792



**INSURANCE COMPANY OF NORTH AMERICA**

Founded 1792

FIRE INSURANCE—Buildings, Contents, Rents, Use and Occupancy.  
MARINE INSURANCE—Ocean, Inland Yachts, Motor Boats, Registered Mail, Parcel Post, Tourists' Baggage, Travellers' Samples, Merchandise in Transit by land or water.

Automobile                      Aeroplane

Fully Paid-Up Capital	\$ 4,000,000.00
Net Surplus	3,743,980.17
Total Assets	16,001,411.66
Total Losses paid since organization	149,374,312.55

Applications for agencies where the Company is not already represented should be addressed to

**ROBERT HAMPSON & SON, Limited**  
GENERAL AGENTS FOR CANADA  
1 St. John Street - MONTREAL

**Associated Mortgage Investors**

Incorporated

McDougall Bldg., Granite Bldg.,  
CALGARY, ALTA. ROCHESTER, N.Y.  
KINGMAN NOTT ROBINS - Treasurer.

Negotiate with their own funds and offer at par and accrued interest

**First Mortgages on Improved Farms in Alberta**

To Yield 6% Net in Toronto, Montreal, London, Eng., or New York par funds

Every Mortgage Protected by Special Agreement whereby this Company guards the investor from loss by delinquent interest, taxes, insurance premiums, depreciated security or foreclosure, without extra charge.

REPRESENTATIVES:

TORONTO                                      MONTREAL  
A. L. Massey & Company,                      Ambrose & Kingman,  
8-10 Wellington St. East.                      Lake of the Woods Bldg.  
Also in New York, Chicago, Boston and Washington, D.C.

**The Imperial Guarantee & Accident Insurance Company of Canada**

Head Office: 46 KING ST. W., TORONTO, ONT.  
IMPERIAL PROTECTION

Guarantee Insurance  
Accident Insurance  
Sickness Insurance  
Automobile Insurance  
Plate Glass Insurance

A STRONG CANADIAN COMPANY  
Capital, \$1,000,000.                      Government Deposit, \$111,000.

**THE UNION TRUST CO. LIMITED**

Head Office and Safety Deposit Vaults

TEMPLE BUILDING - TORONTO

Branches: Winnipeg, Man., 315 Portage Avenue  
London, Eng., 75 Lombard Street

Capital Paid up - \$1,000,000                      Reserve Fund - \$750,000  
Assets, Trust Funds and Estates - \$13,517,011

Board of Directors—Charles Magee, President. Hon. Elliott G. Stevenson, E. E. A. DuVernet, K.C., Vice-Presidents; Samuel Barker, M.P., H. H. Beck, T. Willes Chitty, Henry F. Gooderham, Right Hon. Lord Hindlip, Charles H. Hoare, S. F. Lazier, K.C., George S. May, J. H. McConnell, M.D., J. M. McWhinney, Sir George W. Ross, H. S. Strathy.

Chartered Executor, Administrator, etc.

Agents for sale and management of estates.

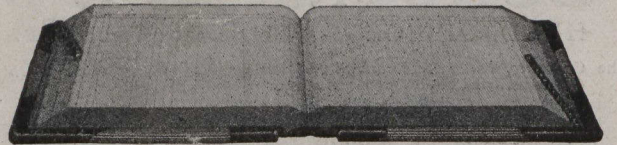
4 per cent. Interest paid in Savings Department, subject to cheque.

Money Loaned on Real Estate.                      Correspondence Invited.

GEO. A. KINGSTON,                      J. M. McWHINNEY,  
Assistant Manager.                      General Manager



**"PROUDFIT" BINDERS**



ABSOLUTELY FLAT OPENING

Give blank book convenience with loose-leaf utility. No metal parts exposed.

Easy to operate. Guide Bands made of especially tempered steel, will not break, cannot crack or become rough.

"Proudfit" Binders pay for themselves in time saved alone.

**BUSINESS SYSTEMS, LIMITED**

52 Spadina Avenue, Toronto, Ont.

**LLOYDS BANK LIMITED.**

Subscribed Capital, £26,072,500.

Paid up Capital, £4,192,120.

Reserve Fund, £3,000,000.

HEAD OFFICE: 71, LOMBARD STREET, LONDON, E.C.

Deposit and Current Accounts (31st December, 1910)	- - - - -	£78,116,468
Cash in hand, at call, and at short notice	" - - - - -	19,803,280
Bills of Exchange	- - - - -	8,758,706
Investments	- - - - -	11,709,417
Advances and other Securities	- - - - -	43,741,880

THIS BANK HAS OVER 600 OFFICES IN ENGLAND AND WALES.

Colonial and Foreign Department: 60, LOMBARD STREET, E.C.

London Agency of the IMPERIAL BANK OF CANADA.

RETURNED FOR BETTER DIRECTION