

THE STANDARD LOAN COMPANY.

Capital - \$ 800,000
Reserve - 50,000
Assets - 1,500,000

PRESIDENT:
ALEXANDER SUTHERLAND.
VICE-PRESIDENT AND MANAGING
DIRECTOR:
W. S. DINNICK.
DIRECTOR:
RIGHT HONORABLE
LORD STRATHCONA AND MOUNT
ROYAL, K.C.M.G.

HEAD OFFICES:
24 Adelaide Street East, TORONTO.

Debentures for one, two, three, four and five years issued, bearing interest at five per cent. per annum, payable half-yearly. Write for booklet entitled "SOME CARDINAL POINTS."

The Hamilton Provident and Loan Society.

HALF-YEARLY DIVIDEND NO. 71.

Notice is hereby given that a Dividend at the rate of six per cent. per annum has been declared for the half-year ending December 31st, 1906, upon the Paid-up Capital Stock of the Society, and that the same will be payable at the Society's Head Office, Hamilton, Ont., on and after Wednesday, the 2nd day of January, 1907.

The Transfer Books will be closed from the 15th to the 31st December, both days inclusive. By order of the Board.

C. FERRIE, Treasurer.

Hamilton, Nov. 26th, 1906.

The RELIANCE

Loan and Savings Company
of Ontario.
84 KING ST. E., TORONTO

Hon. JOHN DAVENPORT
President
JAMES GUNN
Vice-President
J. BLANCHARD
Manager
W. N. DOLAN
Secretary

Permanent Capital fully paid \$ 775,000
Assets - 2,000,000

DEPOSITS

Subject to cheque withdrawal.
We allow interest at

3½ PER CENT.

Compounded half yearly on deposits
of one dollar and upwards.

DEBENTURES issued in amounts
of \$100 and upwards for periods of
from 5 to 10 years with interest at 4
per cent. per annum payable half-
yearly. — Monies can be Deposited by Mail.

THE DOMINION SAVINGS & INVESTMENT SOCIETY

MASONIC TEMPLE BUILDING,
LONDON, CANADA

Capital Subscribed.....\$1,000,000 00
Total Assets, 1st Dec., 1906., 2,272,900 00

T. H. PURDOM, Esq., K.C., President
NATHANIEL MILLS, Manager

Estimates promptly furnished for

Flat Opening Blank Books,
Loose Leaf Ledgers and Loose
Leaf Sheets of any Pattern

Planet Flat Opening Book Making House
CHATHAM, ONT.

The General Accident Assurance Company of Canada

Head Office: TORONTO, ONT.

Authorized Capital, \$1,000,000.00. Subscribed Capital, \$200,000.00

Associated with General Accident, Fire and Life Assurance Corporation, Limited, of Perth, Scotland, whose assets exceed Five Million Dollars.

Transacts Accident, Sickness and all
classes of Liability Insurance - - - -

Agents Wanted in all Parts of Canada.

DIRECTORS

CHARLES COCKSHUTT, Esq., Director, Imperial Bank of Canada
(President).
D. R. WILKIE, Esq., President, Imperial Bank of Canada (Vice-
President).
HON. SENATOR ROBERT JAFFRAY, Vice-President, The Crows
Nest Pass Coal Co., Limited, Fernie, B.C.
J. KERR OSBORNE, Esq., Vice-President, Massey-Harris Co., Limited.
T. J. DRUMMOND, Esq., Vice-President, Lake Superior Corporation.
R. HOBSON, Esq., Vice-President and General Manager, The Hamilton
Steel and Iron Co., Limited, Hamilton.
F. NORIE-MILLER, Esq., J.P., General Manager, General Accident
Fire and Life Assurance Corporation, Limited, of Perth, Scotland.
OLIVER ADAMS, Esq., Toronto.
PERCY W. THOMSON, Esq., Messrs. William Thomson & Co.,
Steamship Owners, St. John, N.B.
FRANKLIN J. MOORE, Esq., Vice-President and Secretary, General
Accident Insurance Co. of Philadelphia, Pa.

W. C. FALCONER, C. NORIE-MILLER, W. H. HEDGES.
Managers for Canada. Assistant Manager.

Edwards, Morgan & Co.

CHARTERED ACCOUNTANTS

26 Wellington St. East, Toronto, Ontario.

George Edwards, F.C.A. Arthur H. Edwards. W. Pomeroy Morgan.

Winnipeg Office:

Edwards & Ronald, 20
Canada Life Bldg.

A TRIP TO THE WEST INDIES

The "P. & B." steamers sailing from Halifax every
twelfth day for Bermuda, the British West Indies and Demerara,
are all very superior ones. The trip occupies about thirty-eight
days, and is a delightful cruise from the start to the finish.

Through tickets from Toronto and all points on the rail-
ways are sold by

R. M. MELVILLE,
Corner Adelaide and Toronto Streets.

THE MERCANTILE FIRE INSURANCE COMPANY

All Policies Guaranteed by the LONDON AND LANCASHIRE
FIRE INSURANCE COMPANY OF LIVERPOOL.

Confederation Life Association

HEAD OFFICE, - TORONTO.

OFFICERS:

W. H. BEATTY, ESQ., PRESIDENT.

W. D. MATTHEWS, ESQ., VICE-PRESIDENTS.
FRED'K WYLD, ESQ.,

W. C. MACDONALD, Secretary and Actuary.

J. K. MACDONALD, Managing Director.

DIRECTORS:

W. H. BEATTY, ESQ. HON. JAMES YOUNG.
S. NORDHIMER, ESQ. W. D. MATTHEWS, ESQ.
A. McI. HOWARD, ESQ. E. B. OSLER, ESQ., M.P.
FRED'K WYLD, ESQ. GEO. MITCHELL, ESQ., M.P.P.
WILLIAM WHYTE, ESQ. HON. SIR W. P. HOWLAND
J. K. MACDONALD, ESQ. D. R. WILKIE, ESQ.

Policies issued on all approved plans.

MAY BE YOUR TURN NEXT.

Remember the last railway accident you just missed
being in? Missed by a simple, yet to you, a priceless
piece of good fortune—late for the train.

Next time, however, your luck, if luck it be, may
change, and instead of rejoicing at the narrow escape,
there may be no escape—you may be injured for life or
perhaps killed.

When is next time? Perhaps to-day, possibly not
till to-morrow. Now, to be fore-warned is to be fore-
armed—let not another day pass without taking out an
Accident Policy. Your mind will then be at ease in the
knowledge that you have performed one of the most im-
portant duties devolving upon you—to see that your
family be provided for. It is unfair on your part to leave
your family unprovided for. Do you realize the import-
ance of this in the scheme of life? If you do, then why
not a Triple Indemnity Policy issued by the The Ocean
Accident and Guarantee Corporation, Limited. This
pays Triple, not Double, Indemnity in event of loss of life
by railway accident, besides granting all the privileges
contained in other policies.

Go day, come day, may be good enough for some,
but should you shuffle along in life that way? Without
fail, see The Ocean Accident and Guarantee Corpora-
tion, Limited; Offices, Traders Bank Building, Toronto,
to day. It will be a wise move for you to take.

COWAN'S

Cocoa, Chocolate
and Cake Icings

Are the Standard of Purity and Excellence

THE METROPOLITAN LIFE INSURANCE CO.

(Incorporated by the State of New York)

The Company OF the People, BY the People, FOR the People

ASSETS, \$151,663,477.29

Nearly three hundred thousand Canadians of all classes are policy holders in the
Metropolitan. In 1905 it here in Canada wrote as much new insurance as any two
other life insurance companies—Canadian, English or American.

The number of Policies in force is greater than that of any other Company in
America, greater than all the regular Life Insurance Companies put together (less one)
and can only be appreciated by comparison. It is a greater number than the Com-
bined Population of Greater New York, Chicago, Philadelphia, Boston, Toronto,
Montreal, Quebec, Ottawa.

THE DAILY AVERAGE OF THE COMPANY'S BUSINESS DURING 1905

395 per day in number of Claims Paid.

6,972 per day in number of Policies Issued.

\$1,502,484.00 per day in New Insurance Written.

\$123,788.29 per day in Payments to Policyholders and addition to Reserve.

\$77,275.94 per day in Increase of Assets.

Full particulars regarding the plans of the Metropolitan may be obtained of any of
its agents in all the principal cities of the United States and Canada, or from the
Home Office, 1 Madison Ave., New York City.

Amount of Canadian Securities deposited with the Dom-
inion Government for the protection of Policy-holders
in Canada, over \$3,000,000.00.