

**THE  
INVESTMENT TRUST CO.  
(LIMITED)**  
**MUNICIPAL AND CORPORATION  
BONDS**

**BOARD OF DIRECTORS**  
K. W. BLACKWELL, President J. P. BLACK, Vice-President  
Jas. Reid Wilson, R. MacD. Paterson, W. M. Debell

A. J. NESSITT, *Managing Director.* N. B. STARK, *Sec.-Treasurer*

**84 NOTRE DAME STREET W., MONTREAL**

**The Royal Trust Co.**

**107 ST. JAMES ST., MONTREAL**  
CAPITAL FULLY PAID - \$1,000,000  
RESERVE FUND - \$900,000

**BOARD OF DIRECTORS:**  
Right Hon. LORD STRATHCONA & MOUNT ROYAL. G.C.M.G.  
PRESIDENT.

Sir EDWARD CLOUSTON, Bart.,  
VICE-PRESIDENT.

SIR H. MONTAGU ALLAN C. R. HOSEMER H. V. MERRITT  
R. B. ANGUS SIR W. C. MACDONALD DAVID MORRICE  
A. BATHURSTEN, HON R. MACKAY JAMES ROSS  
E. B. GARENSHIELDS A. MACNICHIE  
C. M. HAYS SIR T. G. SHAUGHNESSY K.C.V.O.  
SIR WILLIAM C. VAN HORNE, K.C.M.G.

**H. ROBERTSON, Manager**

**SAFETY DEPOSIT VAULTS:**  
109 St. James St., Bank of Montreal Building, **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 absolutely safe and profitable investment, as the purchasers have for security the entire assets of the company.

Capital and Surplus Assets . . . . . \$1,500,000.00  
Total Assets . . . . . \$2,500,000.00

President : J. A. KAMMERER,  
Vice-Presidents : W. S. DINNICE, Toronto, R. M. MACLEAN  
London, Eng.  
Head Office: Cor. Adelaide and Victoria Sts., TORONTO.

**National Trust Co., Limited.**

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

OFFICES: Montreal, Toronto, Winnipeg, Edmonton, Saskatoon.

Authorized to accept and execute Trusts of every description and to act in any of the following capacities:

Trustee, Executor, Administrator, Assignee, Liquidator, Gen. Agent

Montreal Board of Directors:  
H. B. WALKER, Esq., Mgr. Canadian Bank of Commerce.  
H. MARKLAND MOLSON, Esq., Director The Molsons Bank.  
WILLIAM MCMASTER, Esq.

Montreal Office and Safety Deposit Vaults.  
National Trust Building. 103 St. James Street  
A. G. ROSS . . . . . Manager.

**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

**Scottish Union and National**

Insurance Co of Edinburgh, Scotland  
Established 1824

Capital, . . . . . \$30,000,000  
Total Assets, . . . . . \$1,464,590  
Deposited with Dominion Gov't. . . . . 242,720  
Invested Assets in Canada, . . . . . 2,670,049

NORTH AMERICAN DEPT., HARTFORD, CONN., U.S.A.  
JAMES H. BREWSTER, Manager  
REINHART & RVANS Resident Agents, Montreal  
MEDLAND & SON, Toronto  
ALLAN, LANG & KILLAM, " " Winnipeg

**The WATERLOO  
Mutual Fire Insurance Co.**  
ESTABLISHED IN 1863

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

WM SNIDER, President GEORGE DIEBEL, Vice-President  
FR. N. HAIGHT, Manager T. L. ARMSTRONG, Inspector

**The Trust and Loan Co.  
OF CANADA**

INCORPORATED BY ROYAL CHARTER, A.D. 1848

Capital Subscribed, . . . . . \$10,700,000  
With power to increase to . . . . . 14,600,000  
Paid-up Capital, . . . . . 1,946,000  
Reserve Fund, . . . . . 1,239,857  
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**

**A  
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 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, faithfulness and impartiality

**2 Place D'Armes**