

Investments

AND

Opportunities.

ISSUED BY-

Canada General Investment Corporation, Limited.

- 8.09

Offices :--

BROAD STREET HOUSE, LONDON, E.C. AND

Rooms 134, 138, 142, 146, Grain Exchange, WINNIPEG, CANADA.

WRITE FOR COPY.



Che Canada General Investment Corporation, Limited.

Head Office : - GRAIN EXCHANGE, WINNIPEG, CANADA.

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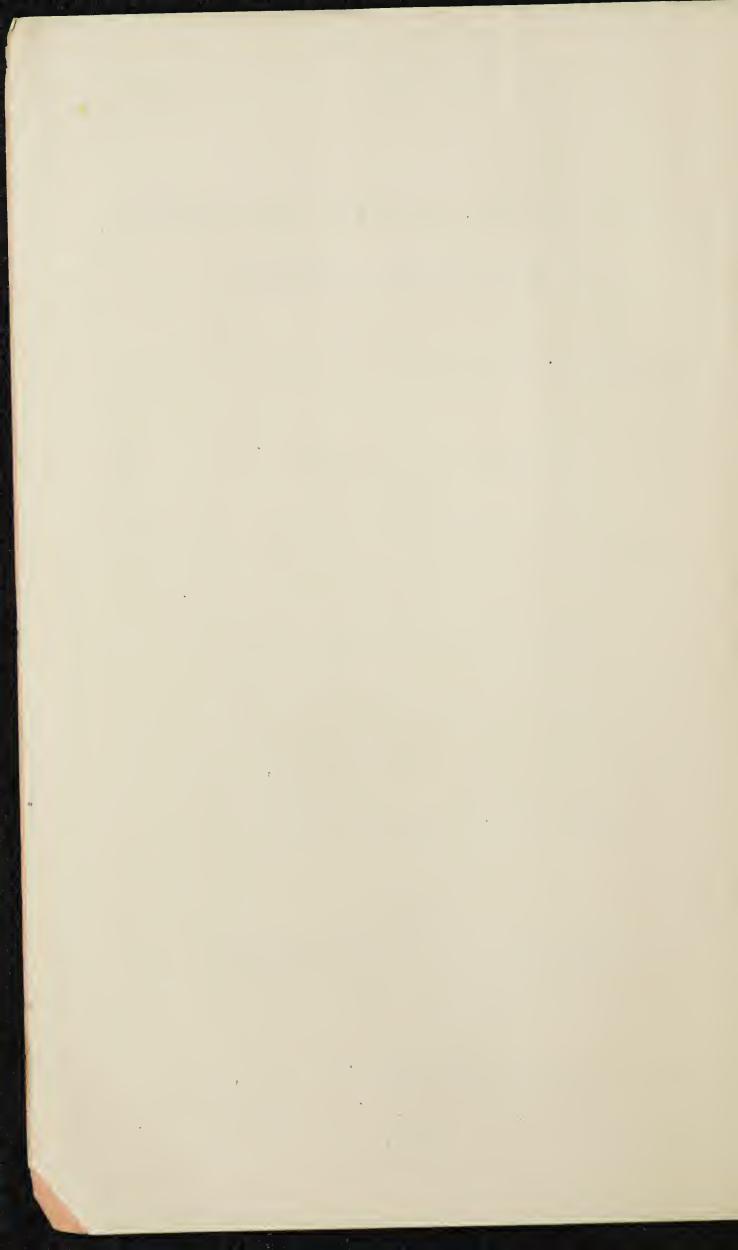
Bankers.

IMPERIAL BANK OF CANADA, Winnipeg, Canada LLOYDS BANK, 72, Lombard Street, London, E.C.

London Offices.

ROOMS 14, 15, 16, BROAD STREET HOUSE, NEW BROAD STREET, E.C.

1909.



INTRODUCTION.

THE Canada General Investment Corporation, Limited, is an organization whose main object is to act as a medium through which a portion of the enormous sums of European money, awaiting a chance for sound and profitable investment, may be guided to, and invested in the vast undeveloped natural resources of the Dominion of Canada.

In carrying out this work it will have a threefold purpose :—

(a) To assist in building up a great new country, a work which capital alone can accomplish.

(b) To profitably invest the money of its clients.

(c) To make a fair business profit for its shareholders.

Many people cannot believe that an investment which yields more than from 3 to 4 per cent. can be safe. This, no doubt, is true when the investment applies to countries where the supply of money exceeds the demand; but it is not true in new countries where millions of pounds' worth of natural wealth lie dormant awaiting the inflow of capital—the only thing which can cause their awakening. This is why money is worth more in Canada—simply because its earning power is so much greater.

In writing this little book we do so without making an apology of any kind whatever, beyond saying that in our effort to lay before European investors the many opportunities offered in Canada for the sound investment of money, we have perhaps been rather too conservative in estimating the possible profits to be made.

The Canada General Investment Corporation, Limited, is composed of gentlemen who have had many years' experience in handling Canadian enterprises. Each member of the Corporation is an expert in some particular class of investment, and both the individual and combined knowledge of these experts is at the services of our clients.

We realize that there has always been a missing link between the European investor and Canadian enterprises. The chief trouble we believe has been the want of an agency, with offices both in Europe and Canada, through which an intending investor could gather the necessary information in the European office, and, later, continue the connection there made with the same firm upon arrival in Canada.

If, after reading the following pages, you become interested, it will afford us much pleasure to arrange a personal interview at our London office, and should this prove satisfactory, to later transfer negotiations to our Canadian office.

Upon a client's arrival in Canada we will spare no efforts to give him the full benefit of our long experience, and on the whole will endeavour to make his visit both pleasant and profitable.

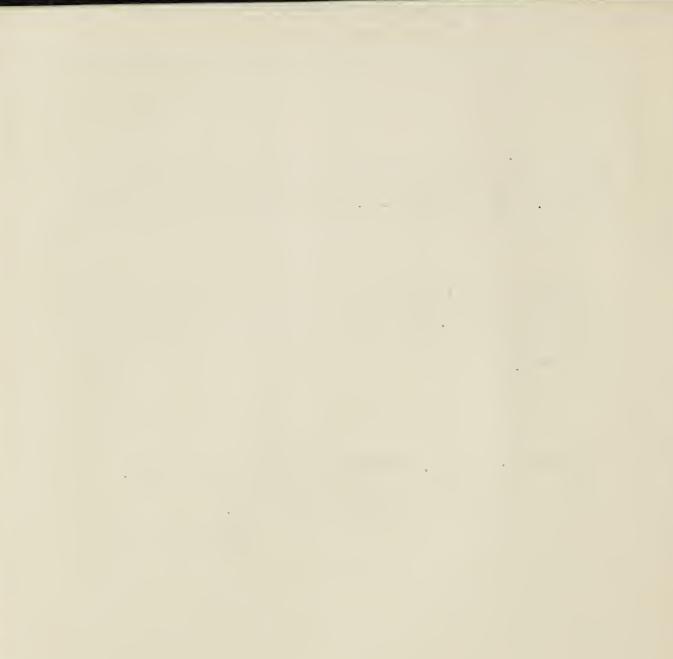
We would specially draw attention to our article addressed to Parents and Guardians who intend to send out young men to settle in the Dominion.

When you engage us as your adviser, or purchasing agent, our general knowledge of values and circumstances will always result in a very material saving to you; in fact, the saving thus effected will usually pay our commission charge many times over.

CALL AT OUR OFFICE.

We much appreciate a personal interview with anyone interested in Canada as a field for the investment of Capital or the establishment of industrial enterprises.

Rooms 14-15-16, BROAD STREET HOUSE, NEW BROAD STREET,



MANITOBA.

The province of Manitoba comprises an area of some 73,000 square miles, and although the smallest of the three prairie provinces, it is nearly as large as the United Kingdom.

Winnipeg, with a population of 140,000, is the capital, and may also be termed the gateway of that part of Canada lying west of the Great Lakes.

Manitoba is a very rich agricultural country, and is to-day the home of thousands of happy and prosperous farmers. To the man with capital, looking for an improved farm in a full state of cultivation, this province offers especially fine openings. The surface is, generally speaking, flat and open, though parts of the provinces have a liberal supply of woods and lakes. These latter sections are extremely well adapted to mixed farming and dairying.

The growing of wheat, oats, barley, flax, vegetables, small fruits, stock raising and dairying are the chief lines of farming being successfully carried on

The province of Manitoba is also very rich in timber and fish, and both the lumbering and fishing industries offer large scope for development capital.

Detailed information on application to the

Canada General Investment Corporation, Limited,

BROAD STREET HOUSE,

LONDON, E.C.

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SASKATCHEWAN.

The Province of Saskatchewan contains an area of some 250,000 square miles, and extends Westward from the Province of Manitoba to the Eastern boundary of Alberta. A large extent of this territory is almost unrivalled for the fertility of its soil.

The south half of the Province is, generally speaking clear, open, and level, and will within a few years be a huge stretch of golden grain.

To grasp the extent of this unbroken plain one must spend a few days skimming over its surface upon a train.

The northern portion of this Province abounds in timber. fur, and fish, and it also has many indications of a mineral-bearing country. The north central portion of Saskatchewan is of a park-like nature, especially well adapted for mixed farming.

Wheat growing is at present the chief 'ine of farming carried on, and many men with a small start have made a nice competence in a short space of time.

Regina, in the South, is the Capital, with a population of some 10,000 people. It is also attaining considerable importance as a commercial and railway centre. It is a much more modern and well-built city than the population would indicate.

Saskatoon, a city of some four years' growth, of about 8,000, is destined to be a very important railway and commercial centre. It is situated about the centre of the Province, is built on the banks of the majestic Saskatchewan River, and is surrounded by a very rich farming country. Prince Albert, situated further to the North, is an important point. It is the headquarters for the lumber, fish and fur industries for the Northern part of the Province. Population 6,000.

Moose Jaw, an important railway point, lies 40 miles West of Regina, and is surrounded by a very rich farming country.

There are many other good towns throughout the Province besides the four cities mentioned.

Detailed information on application to the

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ALBERTA.

The Province of Alberta extends Westward from the Province of Saskatchewan away into the foothills of the famous Rocky Mountains, and comprises 253,000 square miles of territory. The central part of the Province has an immense acreage of fertile lands, which under proper cultivation produce enormous crops of wheat, oats, barley, flax and vegetables.

South Western Alberta has been the home of the ranching industry in Canada, large quantities of live stock being exported every year. Winter Wheat has proved very successful in this part.

Alberta is exceedingly rich in coal, and large profits await the investment of capital in these deposits. With the rapid settling of the great prairie the market for this commodity will become very extensive. Many mines are at present under operation with very successful results. Timber also is found in the north and western portions, and here also is an opportunity for capital and industry.

Edmonton is a beautiful city of 20,000, situated on the North Saskatchewan River, and is the Provincial Capital. It is also a very important railway and commercial centre for the northern part of the Province, and has prospects of doubling and trebling its population within a few years.

Calgary, although not a Government seat, is a very important railway and commercial centre, and what Edmonton is to Northern Alberta, Calgary is to the Southern part of the Province. Population about 25,000.

Lethbridge also is a City of growing importance, being surrounded by a fertile winter wheat belt, and having several active coal mines in the district.

Besides the Cities mentioned, there are many towns scattered throughout the province.

Detailed information on application to the

Canada General Investment Corporation, Limited,

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BRITISH COLUMBIA.

British Columbia is the largest and most westerly province of the Dominion of Canada and is most varied in its scenic settings, its natural resources and its climatic conditions. From the "Sea of Mountains" formed by its Rocky Mountain backbone—the paradise of tourists and Alpine climbers and the home of cloud lakes, great glaciers and snowy peaks—to the warm, peaceful, sunny slopes and valleys of the Pacific coast, it is a continual and delightful succession of changes. But beautiful scenery and a glorious climate are not the only things British Columbia can boast. On every hand natural wealth lies awaiting the investor's enterprise and energy to turn it into commercial value. Minerals of every sort, timber of fine quality and immense size, rich farming lands and still richer fruit soil, fisheries—both salmon and halibut—of unrivalled extent, growing towns, raw material for manufacturing, big cattle ranges, rapidly extending trade opportunities, an increasing demand for steamers and railroads—all these provide a splendid field for the investor and a sure guarantee of busy years to come.

The principal cities of the province all lie in the south, for as yet but a narrow strip along the line of the C.P.R., running from the Kicking Horse and Crow Nest Passes to Vancouver, on Burrard inlet, has been touched. Vancouver, the greatest, now boasts a population of about 90,000, having doubled in size in the last five or six years. The next city is Victoria, the pretty capital on Vancouver Island, with some 45,000; and then follow New Westminster (9,000), Nelson (6,000) and Nanaimo (6,000). Other towns are smaller but Fernie, Cranbrook, Vernon, Kamloops, Revelstoke, Kelowna, Armstrong, Enderby, Chilliwack, and North Vancouver are all thriving places and are growing rapidly. The immense northland of the province is almost unknown, save to railroad surveyors, the geological department of the Government, a few hardy prospectors and explorers, and a still smaller number of hardier pioneers who have already gone in to herald the advance of settlement. But this northland, especially in the Peace River, Nechaco and Buckley districts, contains a tremendous heritage of open, rolling farm land, well watered and well fringed with wood; and with the advertisement it will receive from the construction of the Grand Trunk Pacific and the early advent of the Canadian Northern, it will become one of the richest and best known parts of the province.

For information concerning timber, fruit lands, farm lands, mineral properties, cattle ranges, etc., address the Canada General Investment Corporation, Limited, with which is connected an expert in every branch of British Columbia investment.

BROAD STREET HOUSE,

LONDON, E.C.

FARM LAND INVESTMENTS.

There is no doubt that the foundation of the success of Western Canada is due to the richness of its agricultural lands in the provinces of Manitoba, Saskatchewan and Alberta.

With the advent of the Canadian Pacific Railway settlement commenced slowly and steadily increased, but not until six or seven years ago did the populating of an empire commence in earnest. The farmer, colonizer, and capitalist from the United States, having witnessed the advancement made in their own country, and having made large profits from the increase in the value of their lands, immigrated to Canada in large numbers, and this influx is yearly increasing. It is a matter of regret that capital from Europe and Great Britain is not being used to exploit this field to the extent it should.

There were one hundred million bushels of wheat grown in Western Canada in 1908, and large crops of oats, flax, barley and alfalfa, sugar beets and different kinds of vegetables were raised. The acreage being brought under cultivation is increasing by leaps and bounds, and in a year or two the crop returns will be double what they are to-day. The prairie lands of Western Canada stretch from the eastern boundry of Manitoba to the Rocky Mountains, a distance of some 900 miles and extend several hundreds of miles from the boundry of the United States away to the North.

There are millions of acres of clear open country, stretching as far as the eye can see, and equally large areas composed of districts with a large percentage of open country, interspersed with trees and lakes.

The surface soil of these lands consist of a chocolate-coloured loam to a dark clay and vegetable loam, varying in depth from eight inches to three feet, with a subsoil of clay. Prairie grasses, wild flowers and pea vines grow luxuriously on these lands.

This virgin soil offers a splendid chance either for the large or small investor to make large profits with perfect safety. These lands steadily increase in value as the populations increases, settlement advances, and new railways are built.

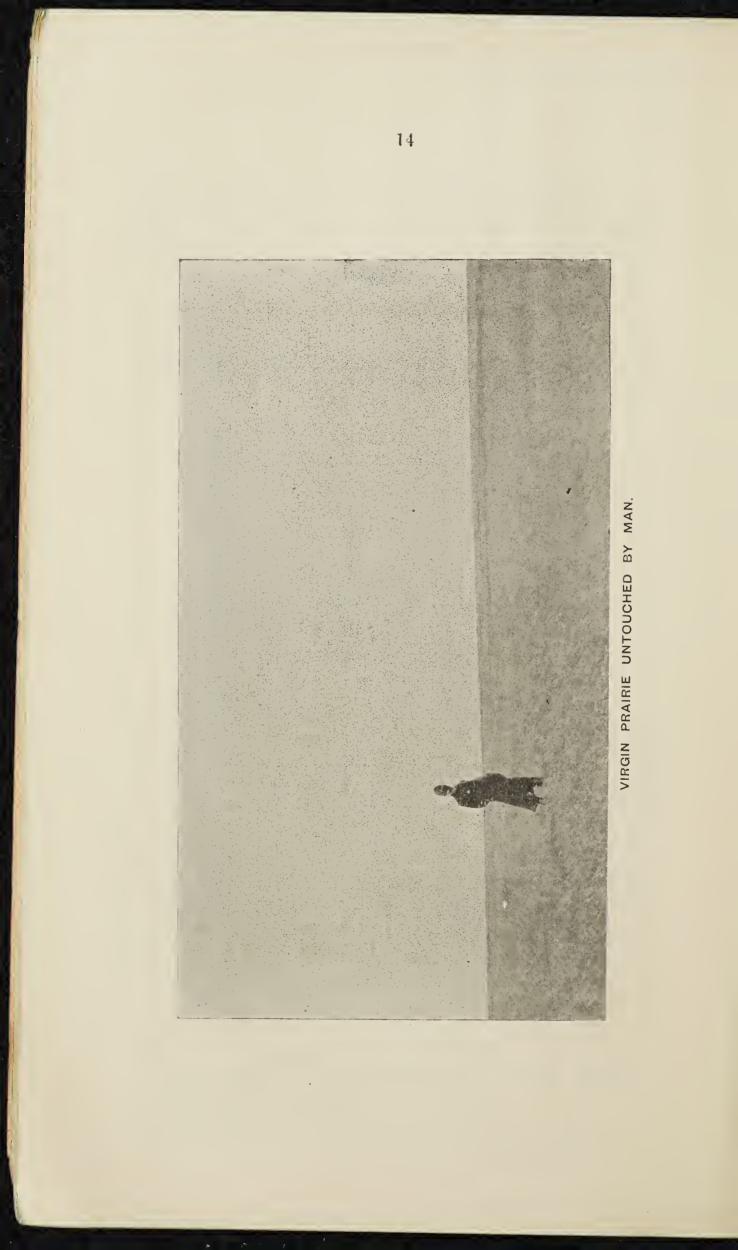
For the investor with sufficient capital to purchase large tracts of land and re-sell in smaller parcels, the Canada General Investment Corporation, Limited, does not hesitate to state that for profit and safety combined these lands rank with the highest class of securities.

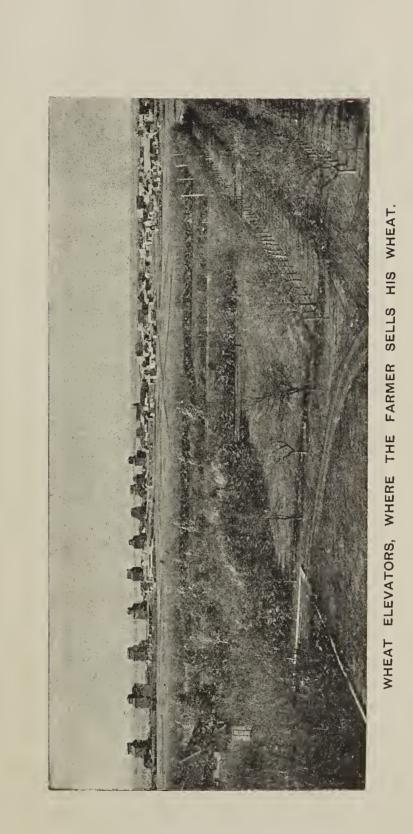
If interested a personal interview with the Corporation's officials in their London office will be convincing of the merits of this class of investment.

The Corporation's officials are expert land examiners and valuators of high standing, and would be of invaluable assistance to prospective purchasers of Canadian Farm Lands.

For detail information apply to the

Canada General Investment Corporation, Limited, BROAD STREET HOUSE,





FARM MORTGAGES.

In the prairie provincés of Western Canada there is an unlimited field for the investing of funds in first-class farm mortgages.

New districts are being opened up by the Imigrant and Homesteader, who usually requires financial assistance in the purchasing of stock and general development of their farms.

First mortgage loans can be obtained upon these deeded lands bearing a very remunerative rate of interest. A mortgage loan is usually granted for a term of five years, with interest payable annually.

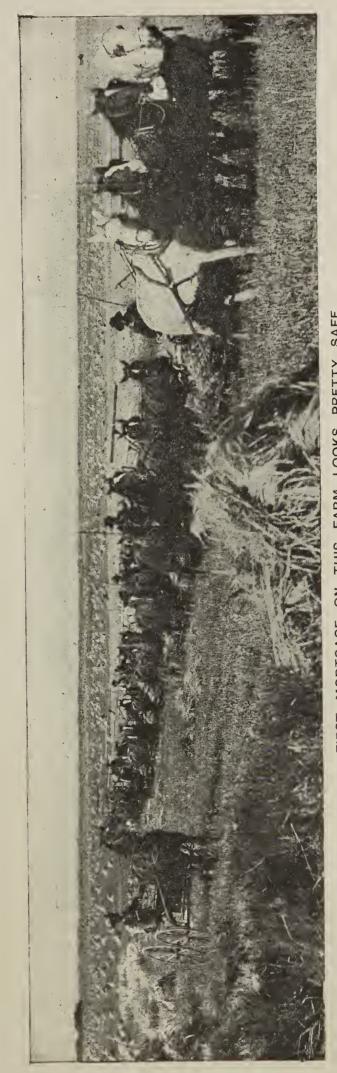
The amount advanced on any quarter section of 160 acres of land varies from £100 to £300, or in larger amounts according to the size of the farm, and according to the value of the particular farm on which the loan is granted.

The Canada General Investment Corporation, Limited, does not in any case advance loans exceeding 40 per cent. or 50 per cent. on the conservative valuation of the land.

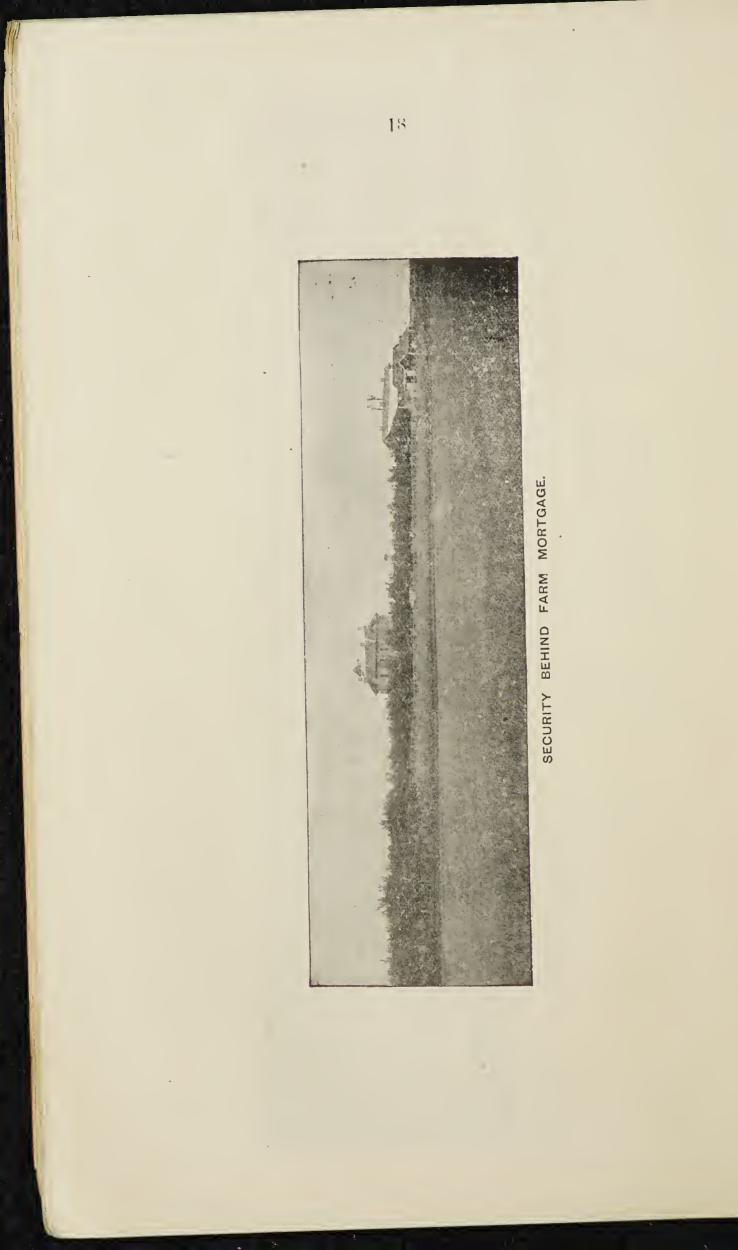
These loans are usually made to farmers actually residing upon and improving their farms from year to year, thereby continually increasing the value of the security. Then there is the gradual increase in the value of the land, which year by year makes the security much more valuable.

The field for this class of investment is very extensive, the security is ample, and taking all in all may be considered one of the safest and most profitable forms of investment.

Upon the directorate of the Canada General Investment Corporation are to be found gentlemen who, besides having been leaders of the tremendous



FIRST MORTGAGE ON THIS FARM LOOKS PRETTY SAFE.



movement of Canadian lands, stand apart as having been remarkably successful as land men.

The Canada General feel warranted in the assertion that its advice and counsel in farm land matters, as touching Canada, is of the most reliable to be obtained.

For detail information apply to the

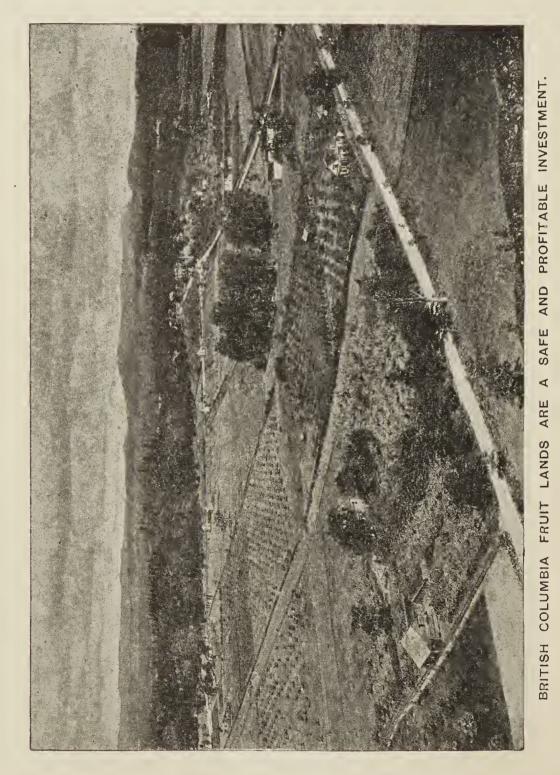
Canada General Investment Corporation, Limited,

BROAD STREET HOUSE,

LONDON, E.C.

FRUIT LANDS.

There are few fields of investment which offer such safe and liberal returns, coupled with so pleasant a life amongst delightful surroundings, as do the fruit lands of British Columbia. With the recent development of the Kootenay and Okanagan Valleys, under the enterprising leadership of the Earl of Aberdeen, a new light has been thrown upon the opportunities of this far western section of the Dominion. A trip down the Arrow Lake, past Nakusp, Burton City, Deer Park and Robson; through the glorious Slocan by Slocan City, Silverton, New Denver, Roseberry, Crescent Valley and Box Lake; across the Kootenay from Nelson to Creston, visiting Procter, Kaslo, Crawford Bay, Riondel, Howser Lake and Lardeau; or along the reaches of the broad stretching Okanagan, headed by Vernon, Armstrong, and Enderby, and sweeping around through Kelowna, Summerland and Peachland to Penticton at the South-will open the eyes of the thoughtful traveller and reveal a new Eden little dreamed of until the last few years. Broad mature orchards, waving through mile after mile of country where a decade ago no means of ingress or agress existed, tell a startling and vivid tale of what the growth of the Canadian West has meant.



And on these orchards, fortunes are being made. With an outlay of but a few hundred pounds, covering the price of the usual ten acre tract, the cost of clearing and the expenses of living until returns can be secured, the man who knows how to adapt himself to circumstances, and who can **learn to grow fruit** can assure for himself a steady annual income. It has been amply demonstrated that a mature ten-acre orchard, wisely planted, well-cared for, and shrewdly cropped, will net the fortunate owner handsome returns. And it takes but four years to bring such an orchard to the bearing point, and but another two or three years to bring it to its prime. After that, life is sunny.

In so new a country as that comprising the Kootenay, Okanagan, Nicola, Similkameen, Thompson and Kettle Valleys, there are naturally a number of large stretches of rich fruit soil, well watered, beautifully situated, and only awaiting the advent of the operator to sub-divide, and the settler to cultivate, to blossom into new Gold streams.

These blocks, ranging in magnitude from several hundred to several thousand acres, can be purchased at prices and on terms which make them a very attractive investment, and when sub-divided and sold in ten-acre tracts, at the customary market figure, they will yield a rich return.

Further particulars, both of large blocks for sub-division and of small ranches for actual settlers, can be secured from the

Canada General Investment Corporation, Limited,

BROAD STREET HOUSE

TIMBER.

There are few forms of investment which at present offer the same chances for large profits as does the timber belt of British Columbia.

This timber consists chiefly of Fir, Spruce, Cedar and Hemlock, all of great size and fine quality.

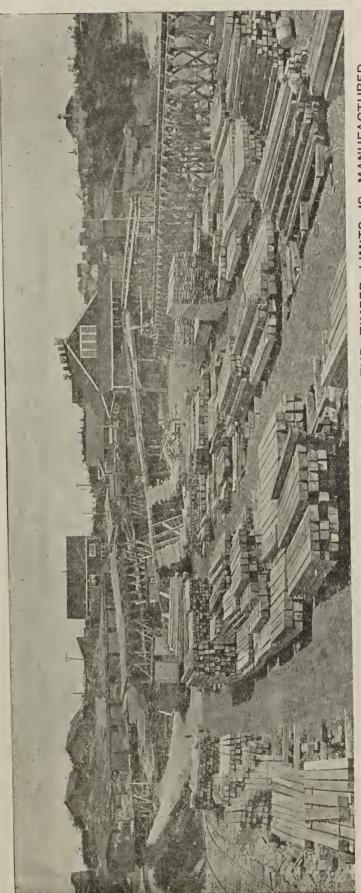
With the rapid peopling of the Canadian praires, where the farm buildings are built nearly altogether of wood, there is opening up an unlimited market near at hand. Then with the rapid depletion of the American forests, British Columbia will shortly do a large timber trade in that country. Also, being close to the Pacific Ocean, a large trade is being opened up with the Eastern countries.

The prices at which British Columbia timber lands can be purchased to-day represents only a fraction of what the same class of timber is selling at in the United States or in Eastern Canada, in both of which large fortunes have been made by those who invested some years ago, when the trade in these localities was in its infancy. Those investing in British Columbia timber to-day will do equally as well.

Timber is a commodity we cannot do without, and it is becoming scarcer and scarcer the world over. The Canada General Investment Corporation regrets to see a great quantity of British Columbia timber being bought up by Americans, whilst the old country capitalists are standing aloof.

The Canada General Investment Corporation has on its Board of Directors one who is probably one of the best authorities on timber, alive to-day.

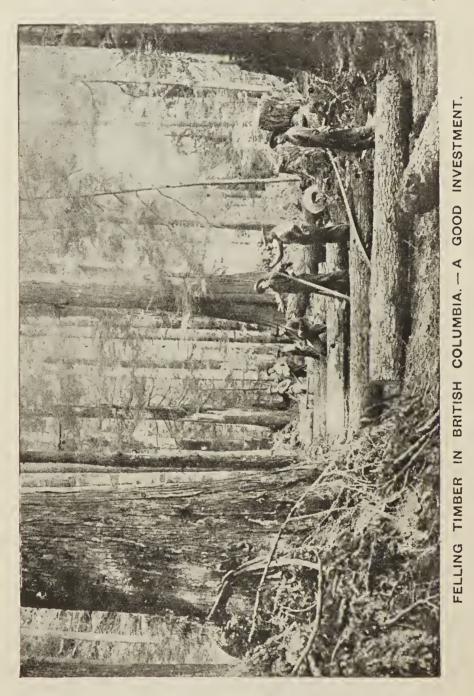
The services and experience of this expert are at the disposal of anyone, who cares to look into this splendid field of Investment.



BRITISH COLUMBIA SAW MILL WHERE THE TIMBER FROM THE TIMBER LIMITS IS MANUFACTURED.

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The Canada General Investment Corporation does not hesitate to recommend the most conservative investor to consider British Columbia timber, and they are prepared to go thoroughly into



detail with any who become in the least interested, knowing from experience that investigation means ultimate purchase.

Further information will be furnished on application to

Canada General Investment Corporation, Limited, BROAD STREET HOUSE, LONDON, E.C.

CITY REAL ESTATE MORTGAGES.

This is a class of investment which appeals to the most conservative of investors. There are at present in Western Canada a large number of Mortgage Companies who have millions invested on first mortgages. At the same time, it has very often happened, particularly in the last 5 to 8 years, that these Companies have ceased for a period some-



SECURITY BEHIND MORTGAGE ON CITY PROPERTY.

times of six weeks or two months for loaning for the simple reason that the demand for money was far greater than the supply. Consequently there is ample field in Manitobem Saskatchewan and Alberta for the investor who has a few hundred or a few thousand pounds to invest on mortgages. These mortgages are, as a rule, for a term of five or ten years with a small amount of principal repayable annually, balance to fall due and be paid at the end of a specified number of years. Loans on city property yield good returns with absolute security. The Canada General Investment Corporation never loan more than from 40 to 60 per cent. of the conservative valuation of the property given as security. These loans run anywhere from £500 to £100,000.

There is no form of investment which is safer than a first mortgage on good city property. The revenue alone accrued from the property-is sufficient to pay both interest and principal, and usually leave a nice surplus for the owner after that.

Advancing only 40 to 60 per cent. of the conservative valuation of property, the mortgagee runs no risk of loss. Financial panics, war scares or manipulation may effect the stock market seriously, but these never affect the mortgagee of improved city property in Western Canada.

One company, whose headquarters for Western Canada are in Winnipeg, has millions invested in first mortgages, and after doing business for the last five years they have never yet sold any property under the powers of sale contained in the mortgage.

The property covered by such loans are usually amongst the following:—Apartment blocks, office buildings, hotels, fraternal society buildings, churches, residences, wholesale warehouses, flour mills, retail shops and clubs.

If interested in this class of investment apply for detail information from the

Canada General Investment Corporation, Limited,

BROAD STREET HOUSE,

MUNICIPAL DEBENTURES.

Municipal debentures, broad speaking, is a money obligation of a municipality repayable at the end of a term of years, with interest payable annually or semi-annually. This, however, is sometimes varied by the principal of the obligation being repayable in instalments.

The payment of the debentures is secured by creating a sinking fund by laying aside annually from the taxation of the municipality such amount as will, at the due date of the debenture make up the required amount to redeem same.

Debentures form a first charge upon the assets of the municipality and taxes levied upon all property therein, the sinking fund being created from these taxes from year to year.

In case of default of payment a court order may, after judgment, be obtained, requiring the municipality to levie a special tax rate to meet its debenture liability.

Canadian municipal debentures are highly regarded in the financial centres of the world. The recent issue of £500,000 made by the city of Winnipeg is at the time of writing, oversubscribed in London, and is held at $\frac{1}{2}$ premium, the issue bearing 4 per cent. interest.

All debentures offered the public by the Canadian General Investment Corporation have been carefully examined and tested for the legality and regularity of the issue by competent solicitors.

Issues made by the larger cities in Canada will be repayable in London, New York, Montreal and Toronto. In case of smaller issues the place of payment is usually the capital of the province in which such issue is made. No debenture will be offered by the Canadian General Investment Corporation which has not been approved of by the Board of Directors, and which they feel that they can unhesitatingly recommend to the investing public.

These issues vary in amount from $\pounds_{1,000}$ to $\pounds_{500,000}$, and in some cases even larger amounts.

Further information upon application to the

Canada General Investment Corporation, Limited,

BROAD STREET HOUSE,

LONDON, E.C.

CANADA PUBLIC SCHOOLS DEBENTURES.

Public School Debentures are first-class securities for the small investor to purchase and are being constantly issued by the Canadian Public Schools Trustees in amounts varying from £100 to £10,000.

This form of security is authorised by the Provincial Government, and is absolutely safe, the principal and interest being paid by the school trustees from a tax levied upon the real property in the district, which tax is a first charge on the actual lands of each school district.

The amount of each issue is carefully limited by Government ordinance.

For the small investor these debentures are highly recommended.

Detail information on application to the

Canada General Investment Corporatian, Limited,

BROAD STREET HOUSE,

WHOLESALE COMMERCE.

To men who have had experience in wholesale trade, and have capital to invest, Canada offers a field of unlimited possibilities.

As the country is settled new railways are continually being built along which new towns spring up with mushroom growth. This of course means hundreds of new retail dealers who must in turn do business with the large distributing centres. This class of business man is strongly advised to take a trip to Canada and look over the ground for himself, and no doubt he will be convinced that nothing but business capacity can determine the possible success of this class of enterprise.

Detail information on application to the

Canada General Investment Corporation, Limited, BROAD STREET HOUSE, LONDON, E.C.

HOTELS.

Hotel-keeping in Canada is an exceptionally profitable business. To those possessed of capital and experience in hotel management, the Canada General highly recommend Western Canada, and can place those interested in touch with houses in which they would become quite wealthy in a short time.

For detail information apply to the

Canada General Investment Corporation, Limited,

BROAD STREET HOUSE,

RETAIL SHOPS.

To the retail shopkeeper Canada offers a field which it is hard to beat.

The man with a few hundred or a few thousand pounds can always purchase a going concern by paying for the stock alone. Goodwills are seldom charged for in Canada, except where a monopoly is concerned.

Owing to the rapid growth of trade, and the constant need of more capital to cope with same, the margin of profit is very large; in fact, so large as to enable many moderate-sized shopkeepers, by diligent application to business, tomake a competence in a few years.

The Canada General Investment Corporation, Limited, is in a position to render valuable service to those interested in the above direction.

For detail information apply to the

Canada General Investment Corporation, Limited, BROAD STREET HOUSE,

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LONDON WALL, E.C.

TO PARENTS AND GUARDIANS.

If you have a son or ward whom you are sending out to Canada, we are in a position to render you valuable services.

When a young man starts out in life in a new country, he invariably makes many mistakes, encounters heavy financial losses, and becomes generally disgusted. This is of course all brought about by lack of experience, and can be avoided by substituting an expert knowledge for his inexperience. We are prepared to act as purchasing agents, and to look after the young man's interests generally until he is fairly established.

In short our system is this :—You call at our London Offices and talk over the different openings in Canada for your ward ; then, instead of sending the young man out with a supply of money for investment, you may send a draft through to our Winnipeg Office to be held in trust for his benefit.

Whenever the young man finds an investment he thinks suitable, he will notify us to investigate. We then bring to bear our long experience in such matters, and, if we approve of the investment, we will authorise the same, and continue to act as your representative, guarding your interests as well as his, until negotiations are completed, and all documents are signed and properly executed in connection therewith.

We allow interest at the rate of 3 per cent. per annum upon all sums of money while held in trust by us. For the above services we charge our actual expenses of investigation, plus our regular commission when a purchase is completed.

By making use of our services as above outlined large sums will be saved—and the young man will be able to face the problem of the Western World with a confidence born of the conviction that he is backed and advised by men of experience.

Canada General Investment Corporation, Limited, BROAD STREET HOUSE,

INSPECTION AND VALUATIONS.

Parties wishing to have inspected or valued any holdings which they have, or are considering the purchase of in the Dominion of Canada, should avail themselves of the Canada General Investment Corporation's facilities along these lines. With a wide connection and long experience they are in a position to serve their clients promptly with accurate information touching upon any class of Canadian investments or enterprises.

This work is always carried out by one of the Corporation's experts in the particular class of investment under review.

For this service a fee is charged according to the amount of time and expenses incurred in carrying out the duties involved.

For detailed information apply to the

Canada General Investment Corporation, Limited,

14, 15, 16, BROAD STREET HOUSE,

NEW BROAD STREET, E.C.

PERSONALLY CONDUCTED TRIPS.

It is the intention of the Canada General Investment Corporation to periodically take parties who are interested in Canada as a field for investment, on a personally conducted tour through the great, Dominion.

They do this because seeing in this case is really believing, and they know that nine-tenths of those who go will invest capital before returning.

To those who invest a reasonable amount through the Agency of the Canada General Investment Corporation, this firm will return cost of Rail and Steamship Ticket in full, thus making the trip practically free.

Write for particulars.

