National Trust Company The Trust and Loan Company

LIMITED

Capital Reserve \$1,000,000.00 270,000.00

The Choice of an Executor is almost as important as the making a Will, because the testator must rely upon the honesty, ability, and igence of his Executors to carry out the provisions of his Will.

.....

A Private Executors to early out the provision of no will.

A Private Executor can give but little time to the business of the
tate entrusted to his care, because his own business requires his constant
tention. A Trust Company is superior to an individual as Executor, in
at its existence is permanent, whereas the latter's is "uncertain as life."

A Trust Company gives unceasing attention to the business en-trusted to it as Executor or Trustee because its very purpose and object is nefficiently realize Estates, and make safe investments of Trust funds. **Jy Mistakes and delinquencies of private Trustees and Executors have made the Trust Company a necessity.

.....

OFFICES AND SAFETY DEPOSIT VAULTS: 153 St. James Street, - MONTREAL A. G. ROSS, Manager Interviews invited.

The Dominion Permanent Loan Co'y.

King St. West, TORONTO.

Capital steek paid-up \$ 882,339.06 41,318.38 Reserve Total Assets...... 1,407,038.65

Debentures issued for 1, 2, 3, 4 or 5 years at highest current rates, with interest coupons attached, payable half-yearly

Hon. J. R. STRATTON, M.P.P., President,

F. M. HOLLAND, General Manager.

LITTLE BOOKS

That briefly tell of the duties of trustees and executors will, if you call, be given you or mailed to your address for the asking by

The Trusts & Guarantee Company, Limited. CAPITAL, - - \$2,000,000 Office and Fafe Deposit Vaults, 14 KING STREET WEST, TORONTO.

HON J. R. STRATTON, President.

T. P. COFFEE, Manager.

The Oldest Scottish Fire Office"

CALEDONIAN

Insurance Co. of Edinburgh FUNDS OVER \$11,000,000.

MONTREAL HEAD OFFICE FOR CANADA. - -

Lansing Lewis,

John C. Borthwick,

THE INSURANCE and FINANCE Chronicle

Published every Friday.

AT 151 St. JAMES ST., MONTREAL. R. WILSON SMITH, Proprietor.

Prices of Advertisements on application.

INCORPORATED by ROYAL CHARTER, A.D. 1845.

\$7,300.000 Capital Subscribed 15.000.000 With power to increase to 1.581.666 Paid up Capital -906.470 Cash Reserve Fund

Money to Loan on Real Estate,

Apply to the Commissioner,

Trust & Loan Go. of Canada, 26 St. James Street, MONTREAL. Lew Interest. Liberal Terms.

SAFETY

Is the First Consideration of Cautious Men and Women.

Safety Deposit Vaults. Special Department for Ladies.

For the sum of Five Dollars and upwards you can place your Diamonds and other valuables, also important Deeds, etc., in these vaults beyond the risk of Theft or Fire.

TRUST DEPARTMENT

The attention of Bankers, Lawyers, Wholesale and Retail Business Men is respectfully called to notice that this Company acts as:

acts as:
Curator to Insolvent Estates, Administrator of Estates, Judicial Surety in Civil Cases, Executor Under Wills, Registrar or Transfer Agent for Corporations, and the Investment of Trust Money under the direction of its Board, Company Guaranteeing Principal and Interest.

MONTREAL TRUST & DEPOSIT CO'Y., 1707 NOTRE DAME ST

roviden oavings Life ssurance@ociety

EDWARD W. SCOTT PRESIDENT.

THE BEST COMPANY FOR POLICY HOLDERS AND AGENTS.

BUDGES BPUL AGENTS, AND GENTLEMEN SEEKING REMUNERATIVE BUSINESS COMECTIONS.
MAY APPLY TO THE HEAD OFFICE OR ANY OF THE SOCIETY'S GENERA AGENTS.

J. HENRY MILLER, Manager,

Montreal, Queber, Canada. 103 Temple Building,

Prosperous and Progressive

Assurance Company OF CANADA.

Items of Interest from 1900.

...... 10,423,445.37 Assurances issued and paid for Increase over 1899 677,136.37 2,789,226.52 Cash Income for Premiums and Interest Increase over 1899..... 193,019.25 10.486.591.17 Assets at 31st December, 1900 Increase over 1899 1,239,226 56

Undivided Surples over all Liabilities except Capital (according to the Company's Standard, the Hm, Table with 4 p.c. interest on policies issued before 31st De-cember, 1890, and 31 p.c. on those issued since). 529.289 22

50,353 11 Increase over 1899..... In addition to profi's given during the year to policies entitled thereto 59.843.96 Making a total paid or accru-d during the year of 110,197.07

Death Claims, Matured Endowments, Profits and all other payments to Policyholders during 1900 Death Claims, Matured Endowments, Profits and all other payments to Policyholders to 31st Dec., 1900 ...

6.774,364 86 57.980.634.68 Life Assurances in force, December 31st, 1900

R. MACAULAY.

Hon. A. W. OCILVIE, Vice-President

843.771 86

President. T. B. MACAULAY, F.I.A., Secretary & Actuary.