

The Trust and Loan Co.

OF CANADA

Capital Subscribed.....\$14,000,000.00
 Paid-up Capital.....2,920,000.00
 Reserve Funds.....2,783,996.38

MONEY TO LOAN ON REAL ESTATE

30 St. James Street, Montreal

Prudential Trust Company

LIMITED

Head Office
 9 St. John St.,
 Montreal

Trustee for Bondholders
 Transfer Agent & Registrar
 Administrator Receiver Executor
 Liquidator Guardian Assignee
 Trustee Custodian
 Real Estate and Insurance Departments
 Insurance of every kind placed at
 lowest possible rates.

Safety Deposit
 Vaults

Terms Ex-
 ceptionally
 moderate.

Correspondence invited

B. HAL. BROWN, President and Gen. Manager

The LIFE AGENTS' MANUAL

THE CHRONICLE - - MONTREAL

"Representing THE MUTUAL LIFE OF CANADA"

Efficient representatives of our Company will be found in every important center in the Dominion and in the Island of Newfoundland. Their motto is "Service" and they will gladly furnish any needed information regarding Life Insurance in general and Mutual Life Insurance in particular. The Company issues policies on every approved plan—including endowment policies, monthly income policies and policies designed for the protection of business enterprises. It has been the aim of the Mutual Life of Canada to introduce into its contracts every modern privilege that is compatible with safety, but the distinguishing feature of the Company is Mutuality. Under this system all profit from whatever source reverts to the policyholders and so reduces the cost of protection. We furnish—

—THE LARGEST AMOUNT OF PROTECTION FOR
 THE LEAST POSSIBLE OUTLAY.—

The Mutual Life Assurance Co. of Canada
 WATERLOO, ONTARIO

Assets, \$37,165,433

Assurances, \$123,510,599

The Royal Trust Co.

EXECUTORS AND TRUSTEES

CAPITAL FULLY PAID.....\$1,000,000
 RESERVE FUND.....1,000,000

BOARD OF DIRECTORS:

SIR VINCENT MEREDITH, BART., President.
 LIEUT.-COL. SIR H. MONTAGU ALLAN, C.V.O., Vice-President.
 R. B. ANGUS
 E. W. BEATTY, K.C.
 A. D. BRAITHWAITE
 E. J. CHAMBERLIN
 H. R. DRUMMOND
 SIR CHARLES GORDON, K.B.E.
 HON. SIR LOMER GOVIN,
 K.C.M.G.
 C. R. HOSMER
 LIEUT. COL. BARTLETT
 MCLENNAN, D.S.O.
 WILLIAM MCMASTER
 MAJOR HERBERT MOLSON, M.C.
 LORD SHAUGHNESSY, K.C.V.O.
 SIR FREDERICK
 WILLIAMS-TAYLOR.

A. E. HOLT, MANAGER

OFFICE AND SAFETY DEPOSIT VAULTS:

107 St. James St., Montreal

BRANCHES: (Calgary, Edmonton, Halifax, Ottawa, Quebec,
 Regina, St. John, N.B., St. John's, Nfld., Toronto,
 Vancouver, Victoria, Winnipeg.)

Western

Assurance Company

Incorporated in 1851

FIRE, MARINE AND EXPLOSION INSURANCE

ASSETS over \$6,000,000.00

LOSSES paid since organization
 of Company . . . over \$70,000,000.00

DIRECTORS

W. B. MEIKLE, President and General Manager
 Sir John Aird
 Robt. Bleckerdike,
 Alfred Cooper
 H. C. Cox
 D. B. Hanna
 E. Hay
 John Hoskin, K.C., LL.D.
 Z. A. Lash, K.C., LL.D.
 Geo. A. Morrow
 Lt. Col. The Hon.
 Frederick Nicholls
 Brig.-General Sir
 Henry Pellatt, C.V.O.
 E. R. Wood

HEAD OFFICE - TORONTO

A Fire Insurance Policy does not cover

Loss or Damage resulting from Explosion, War, Invasion, Insurrection, Riot, Civil War, Civil Commotion, Military or Usurped Power. Protection against these hazards is provided by a special policy issued by

NOVA-SCOTIA-FIRE
 UNDERWRITERS AGENCY

PREMIUM RATES MAY BE HAD FROM

McBEAN & HILL, GENERAL AGENTS, Lewis
 Building, 17 St. John Street, Montreal, Que.