

The Trust and Loan Co.

OF CANADA

Capital Subscribed, . . . \$14,600,000.00
 Paid-up Capital, . . . 2,920,000.00
 Reserve Funds, . . . 2,719,284.07

MONEY TO LOAN ON REAL ESTATE

30 St. James Street, Montreal.

PRUDENTIAL TRUST COMPANY LIMITED

HEAD OFFICE

9 ST. JOHN
STREET
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 Vault

Terms exceptionally moderate.

Correspondence invited.

B. HAL. BROWN, President and Gen. Manager

In addition to the ordinary forms of
life insurance

THE EQUITABLE

makes a specialty of the following:

Insurance to protect business firms and corporations.
 Group Insurance, by which employers protect families of employees.

A flexible contract which can be converted by the Insured into an Ordinary Life, Limited Payment Life, or Endowment Policy.

A Bond giving the investor an income for his declining years.

A new policy is offered under which the insurance is DOUBLED if death results from ACCIDENT. This policy also embodies the following advantages if the person whose life is insured becomes totally and permanently disabled:

1. Thereafter the Equitable will carry the insurance—The Insured will have nothing further to pay.

2. The Equitable will pay the Insured an annual income for life equal to one-tenth of the face of the policy.

3. Upon the death of the Insured the full amount of the insurance will be paid to the Beneficiary (or double the amount if death is due to accident) without deduction on account of the income paid to the Insured while living.

(See the policy for conditions and details)

For Agency Openings Address
WILLIAM E. TAYLOR
Superintendent of Agencies

THE EQUITABLE

LIFE ASSURANCE SOCIETY OF THE U.S.
120 BROADWAY, NEW YORK

The Life Agents' Manual

Published by The Chronicle, Montreal

The Royal Trust Co.

Capital Fully Paid - - - \$1,000,000
 Reserve Fund - - - 1,000,000

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OFFICE AND SAFETY DEPOSIT VAULTS:

107 St. James St., MONTREAL.

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

WESTERN

Assurance Company

Incorporated in 1851

FIRE, EXPLOSION, OCEAN MARINE
AND INLAND MARINE INSURANCE

ASSETS over \$5,000,000.00

LOSSES paid since organization of Com-
pany . . . over \$66,000,000

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HEAD OFFICE . TORONTO

ÆTNA INSURANCE COMPANY

Established in Canada, 1821

Ætina Fire Underwriters Agency
OF ÆTNA INSURANCE CO., HARTFORD, CONN.

Applications for Agencies Invited

J. B. HUGHES, Special Agent, WATERLOO, Ont
 J. R. STEWART, Special Agent, 15 Wellington St. East,
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 R. LONG, Special Agent, P. O. Box 307, CALGARY, Alberta.