The Trust and Loan Co.

OF CANADA

Paid-up Capital 2,974,000.00

Reserve Funds 2,783,000.88

MONEY TO LOAN ON REAL ESTATE

30 St. James Street, Montreal

Prudential Trust Company

Head Office

9 St. John St.,

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.

Terms Ex-ceptionally moderate.

Safety Deposit **Vaults**

B. HAL. BROWN, President and Gen. Manager

"I Wish I Had Taken Twice as Much!"

Nothing is more often repeated in letters received at our office than the expression "I wish I had taken twice as much insurance while I was about it." When endowments, dividends or cash settlements are paid, the assured very often acknowledges the remittance with that remark. The truth is very few men take as much life insurance as they can reasonably corrust reperlife insurance as they can reasonably carry—and repentance often comes when additional insurance is not procurable. Probably every reader of this paper believes procurable. Probably every reader of this paper believes in life insurance and carries more or less of it, but one should ask himself the question, AM I CARRYING AS MUCH INSURANCE AS I CAN AFFORD? If the policyholders who are now entering the company could read the evidence of gratified policyholders and beneficiaries, they would make a great effort to increase the amount applied for—and existing policyholders would double the amount of their protection. "One word more":—What income would your present insurance yield the beneficiary at say 8%? yield the beneficiary at say 6%?

The Mutual Life Assurance Co. of Canada WATERLOO, ONTARIO

The LIFE AGENTS' MANUAL THE CHRONICLE - -

CANADA PERMANENT MORTGAGE CORPORATION

TORONTO STREET :: TORONTO

Established 1885

Paid-up Capital - \$6,000,000.00
Reserve Fund (Earned) - 5,250,000.00
Unappropriated Profits - 197,977.41
Capital and Surplus - \$11,447,977.41
Investments - 31,557.661.82

A Trustee Investment.

THE Bonds issued by this Corporation are a high-class security in which Executors and Trustees are authorized by law to invest Trust Funds. They bear an attractive rate of interest, and may be had for any sum desired from one hundred dollars upwards. Both interest and principal may be made to become due at such dates as best suit the convenience of the investor.

este

Assurance Company Incorporated in 1851

FIRE, MARINE, EXPLOSION AND **AUTOMOBILE 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 John Hoskin, K.C., LL.D. Sir John Aird Robt. Bickerdike, (Montreal) Z.A. Lash, K.C., LL.D. Lt. Col. Henry Brock Geo. A. Morrow, O.B.E. Alfred Cooper, (London, Eng.) Lt. Col. The Hon. Frederic Nicholls H. C. Cox Brig.-General Sir John H. Fulton, (New York)

D. B. Hanna E. Hay

Henry Pellatt, C.V.O E. R. Wood

HEAD OFFICE - TORONTO

A BRITISH COMPANY

Union Insurance Society of Canton, Limited

Head Office: HONGKONG

Assets over \$18,000,000

TOTAL ASSETS-Union and Allied Companies, \$30,000,000 FIRE, MARINE AND AUTOMOBILE

Head Office for Canada, 26 Toronto Street, TORONTO

General Agent Montreal, JOSEPH ROWAT

Manager for Canada, C. R. DRAYTON