

The Trust and Loan Co.

OF CANADA

Capital Subscribed.....\$14,000,000.00
 Paid-up Capital.....2,920,000.00
 Reserve Funds.....2,753,196.38

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
VaultsTerms Ex-
ceptionally
moderate.Correspond-
ence invited

B. HAL. BROWN, President and Gen. Manager

Monthly Income Policies a Necessity

A legacy of life insurance amounting to \$100,000 was completely dissipated in seven years by faulty investments and expensive living; in another case a beneficiary squandered the proceeds of a life insurance policy amounting to \$50,000 in a single year. To protect the beneficiary against inexperience in making investments and against extravagance, the monthly income policy has been introduced, providing an automatic, safe and profitable investment of life insurance funds. Supplement your existing insurance with a monthly income policy. It can be written on the life, limited life, or endowment plan. Such a policy with our disability clause incorporated is without an equal in furnishing ideal household protection. We will gladly furnish full particulars and illustrations.

The Mutual Life Assurance Co. of Canada

WATERLOO, ONTARIO

CHARLES RUBY, Gen. Mgr.

E. F. CLEMENT, K.C.,

The LIFE AGENTS' MANUAL
THE CHRONICLE - - MONTREAL

Western

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

HEAD OFFICE - TORONTO

THE PROVIDENT ASSURANCE COMPANY

All lines of

*Accidents, Sickness,
 Liability, Guarantee and
 Automobile Insurance*

Head Office

189 St. James St. - - Montreal

REPRESENTATIVES WANTED FOR ONTARIO AND
 MARITIME PROVINCES

A BRITISH COMPANY

Union Insurance Society of Canton, Limited

ESTABLISHED 1835

Head Office: HONGKONG

Assets over \$17,000,000

FIRE, MARINE AND AUTOMOBILE

Head Office for Canada, 36 Toronto Street, TORONTO

General Agent Montreal, JOSEPH ROWAT

Manager for Canada, C. R. DRAYTON