

The Trust and Loan Co.
OF CANADA

Capital Subscribed \$16,000,000.00
Paid-up Capital 2,000,000.00
Reserve Funds 2,000,000.00

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	Safety Deposit Vault Terms Ex- ceptionally moderate. Correspond- ence invited
	Transfer Agent & Registrar	
	Administrator Receiver Executor	
	Liquidator Trustee Guardian Assignee	
	Custodian	

Real Estate and Insurance Departments
Insurance of every kind placed at
lowest possible rates.

B. HAL. BROWN, President and Gen. Manager

LIFE INSURANCE AS PROTECTION.

The motive that prompted the inventors of Life Insurance was the desire to furnish protection. Savings and Investment are invaluable accompaniments, but the feature that sells Life Insurance is protection. That Company confers the greatest benefit upon its members that gives "the greatest amount of genuine life insurance protection for the least possible outlay." This aim has ever been the guiding star of The Mutual Life Assurance Company. Following out the principle of co-operation as the Mutual has done means that the Company allots the whole of its profit from all sources whatsoever, to the policy-holders, thus reducing their expense for insurance to actual cost—the only Canadian Company operating on this principle. The experience of the Mutual has fully justified the hopes of its founders who fifty years ago planned the Institution on the basis of CO-OPERATIVE SERVICE.

The Mutual Life Assurance Co. of Canada

WATERLOO, - - - ONTARIO

The LIFE AGENTS' MANUAL
THE CHRONICLE - - MONTREAL

A Profitable Investment Without Risk

One of the functions of this Corporation is to accept the funds of many small investors, thus making them available to those wishing to borrow. As security for such funds, it issues Bonds, which are a first charge against all its assets, and which yield the highest rate of interest any institution can afford to pay which invests, as we do, only in the highest possible class of securities.

These Bonds are available to everyone, as they are issued for sums as small as one hundred dollars and for terms of from one to five years. Interest is payable half-yearly on dates to suit the convenience or requirement of the investor.

We will gladly send specimen Bond and full information on request.

Canada Permanent Mortgage Corporation
Paid Up Capital and Surplus \$11,672,509.77
TORONTO STREET - TORONTO
Established 1855

Western
Assurance Company
Incorporated in 1851

**FIRE, MARINE, AUTOMOBILE, EXPLOSION,
RIOTS, CIVIL COMMOTIONS AND STRIKES**

ASSETS over \$7,000,000.00

LOSSES paid since organization of Company . . . over \$74,000,000.00

DIRECTORS

W. B. MEIKLE, President

Sir John Aird	John Hoskin, K.C., LL.D.
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 Henry Pellatt, C.V.O.
John H. Fulton, (New York)	E. E. Wood
D. B. Hanna	

W. E. MEIKLE, Pres. and Gen. Man.
JOHN SIMS, Asst. Gen. Man.

C. B. WAINWRIGHT, Secretary
A. E. PRINGLE, Asst. Secretary

HEAD OFFICE - TORONTO

A BRITISH COMPANY

Union Insurance Society of Canton, Limited
ESTABLISHED 1877

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, 36 Toronto Street, TORONTO

General Agent Montreal, JOSEPH BOWAT **Manager for Canada, C. R. DRAYTON**