

The Trust and Loan Co.

OF CANADA

Capital Subscribed, . . . \$14,600,000.00
 Paid-up Capital, . . . 2,920,000.00
 Reserve Funds, . . . 2,785,996.38

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 Quotidian

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

Safety
Deposit Vault

Terms exceptionally
moderate.

Correspondence
Invited.

B. EAL. BROWN, President and Gen. Manager

LIVING UNDER the SHADOW of WAR

In these dark and uncertain days, only the very best judgment should be employed in selecting investments. Sobered by the lessons of the war, sensible men and women have relinquished schemes to get rich quick by means of speculative securities and they now prefer safe investments yielding moderate interest to questionable ones with high rates. Beneficiaries under insurance policies are often perplexed as to how to invest their moneys safely and profitably but the continuous monthly income policy, payable in monthly instalments throughout life, and for twenty years certain, solves the problem completely. It constitutes an automatic safe investment and is issued by

The Mutual Life Assurance Co. of Canada
WATERLOO, ONTARIO.

E. P. CLEMENT, K.C.
President.

GEORGE WEGENAST,
Managing Director.

"THE OLDEST SCOTTISH FIRE OFFICE"
THE CALEDONIAN
INSURANCE CO. OF EDINBURGH.

Founded 1805.

Head Office for Canada,
DOMINION EXPRESS BUILDING
Montreal

JOHN G. BORTHWICK,
Canadian Manager

THE LIFE AGENTS' MANUAL

Published by The Chronicle, Montreal

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.
 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.C.B.E.
HON. SIR LOWMYER GOUGH, 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, EXPLOSION, OCEAN MARINE
AND INLAND MARINE INSURANCE

ASSETS OVER \$5,000,000.00

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

DIRECTORS

W. R. BROCK, President

W. B. MEIKLE, Vice-President and General Manager

SIR JOHN AIRD

ROBT. BICKERDIKE, M.P.

ALFRED COOPER

H. C. COX

D. B. HANNA

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JOHN HOSKIN, K.C., LL.D. E. A. ROBERT

E. R. WOOD

Z. A. LASH, K.C., LL.D.

GEO. A. MORROW

LT. COL. The HON. FREDERIC

NICHOLLS

BRIG.-GENERAL SIR HENRY

PELLATT, C.V.O.

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,
TORONTO, Ont.

R. LONG, Special Agent, P. O. Box 307, CALGARY, Alberta