

The Trust and Loan Co. OF CANADA

Capital Subscribed, . . . \$14,600,000.00
Paid-up Capital, . . . 2,920,000.00
Reserve Funds, . . . 2,783,996.38

MONEY TO LOAN ON REAL ESTATE

30 St. James Street, Montreal.

PRUDENTIAL TRUST COMPANY LIMITED

HEAD OFFICE

9 ST. JOHN
STREET

MONTREAL.

B. HAL. BROWN, President and Gen. Manager

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.

"MUTUAL" PROTECTION AGAINST DISABILITY AT DEATH.

Many Policyholders fear that a time will come when, owing to permanent disablement from illness or accident, they will be disqualified from earning an income and paying their premiums. The Mutual Life of Canada issues a policy which not only waives further payment of premiums but provides a monthly income of \$10.00 per thousand of insurance, should such a condition develop and be clearly proven. This is a policy which affords protection to the full amount of the policy at death for the beneficiary and protection for the assured while helpless.—Write for full particulars.

One of the most perfect Insurance Policies issued.

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

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.
LIEUT.-COL. SIR H. MONTAGU ALLAN, C.V.O., Vice-President.

R. B. ANGUS C. R. HOSMER
E. W. BEATTY, K.C. LIEUT. COL. BARTLETT
A. D. BRATHWAITE MCLENNAN, D.S.O.
E. J. CHAMBERLIN WILLIAM MCMASTER
H. R. DRUMMOND MAJOR HERBERT MOLSON, M.C.
SIR CHARLES GORDON, K.B.E. LORD SHAUGHNESSY, K.C.V.O.
HON. SIR LOMER GOUIN, SIR FREDERICK
K.C.M.G. 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 \$66,000,000.00

DIRECTORS

W. B. MEIKLE, President and General Manager

SIR JOHN AIRD Z. A. LASH, K.C., LL.D.
ROBT. BICKERDIKE, M.P. GEO. A. MORROW
ALFRED COOPER Lt. COL. The HON. FREDERIC
H. C. COX NICHOLLS
D. B. HANNA BRIG.-GENERAL SIR HENRY
E. HAY PELLATT, C.V.O.
JOHN HOSKIN, K.C., LL.D. E. R. WOOD

HEAD OFFICE TORONTO

A Fire Insurance Policy does not cover

Loss or Damage resulting from Explosion, War, Invasion, Insurrection, Riot, Civil War, Civil Commotion, Military or Usurped Power. Protection against these hazards is provided by a special policy issued by

NOVA-SCOTIA-FIRE

UNDERWRITERS AGENCY

Premium Rates may be had from

McBEAN & HILL, GENERAL AGENTS, Lewis
Building, 17 St. John Street, Montreal, Que.

The 191
Company
ful compan
under the
Newly is
\$4,263,908
total of \$2
force was
\$9,007,004
satisfactor
of new
responding
\$352,275,
the \$205,
ings are
death los
per cent.
were incre

It is st
operation
ratio wa
Life has,
perity du
urgent de
should re
near futu

Attenti
temporan
been an i
a more c
a corres
in many
and man
the incre
attention
an incor
contact
cow's ho
gration
That on
be occas
stoves a
for con
lamp on
sands o

The
ience,
effect
claims
the Co
of \$168
such p
Compa
war c
sum a
course
of the
equita
holder

We
keep t
they v
a stan
unable