

## The Trust and Loan Co.

OF CANADA

Capital Subscribed. . . . \$14,600,000.00  
 Paid-up Capital. . . . 2,920,000.00  
 Reserve Funds. . . . 2,752,205.06

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 Custodian

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

Safety  
Deposit Vault

Terms exceptionally moderate.

Correspondence invited.

B. HAL. BROWN, President and Gen. Manager

One of the best forms of  
Insurance ever devised is the

## EQUITABLE'S Life Income Policy

embodying a

### NEW DISABILITY CLAUSE

Under this latest form if the Insured becomes totally disabled he receives an income for life equal in amount to the income payable to the Beneficiary after his death, any sums thus paid to him being in addition to and in no way reducing the income which the Beneficiary will subsequently receive. It is a form that may fairly be said to sell itself. Insurance salesmen will do well to investigate.

## THE EQUITABLE Life Assurance Society

Of the U.S.

120 Broadway New York

### THE LIFE AGENTS' MANUAL

Published by The Chronicle, Montreal

## The Royal Trust Co.

Capital Fully Paid - - - \$1,000,000  
 Reserve Fund - - - 1,000,000

EXECUTORS AND TRUSTEES

BOARD OF DIRECTORS:

H.V. Meredith, President Sir H. Montagu Allan, C.V.O. Vice-President

R. B. ANGUS E. B. GREENSHIELDS  
 A. BAUMGARTEN C. R. HOMER  
 A. D. BRAITHWAITE SIR W. C. MACDONALD  
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 Hon. Sir LOMER GOUIN Sir FREDERICK  
 K.C.M.G. WILLIAMS-TAYLOR, LL.D.

A. E. HOLT, Manager

OFFICE AND SAFETY DEPOSIT VAULTS:  
107 St. James St., MONTREAL.

BRANCHES: Calgary, Edmonton, 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 \$4,000,000.00

LOSSES paid since organization of Company over \$63,000,000

DIRECTORS

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

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 ALFRED COOPER GEO. A. MORROW  
 H. C. COX Lt. COL. FREDERIC NICHOLLS  
 D. B. HANNA Col. Sir HENRY PELLATT C.V.O.  
 JOHN HOSKIN, K.C., LL.D. E. R. WOOD

HEAD OFFICE - TORONTO

FOUNDED A.D. 1819

## THE PHENIX FIRE INSURANCE COMPANY OF PARIS, FRANCE

SURPLUS TO POLICY-HOLDERS, \$5,754,937

THOMAS F. DOBBIN, Manager for Canada  
 EDMUND FOSTER, Superintendent of Agencies.

LEWIS BUILDING, ST. JOHN ST., MONTREAL  
 Applications for Agencies invited