

## The Trust and Loan Co.

OF CANADA

Capital Subscribed ..... \$14,000,000.00  
 Paid-up Capital ..... 2,820,000.00  
 Reserve Funds ..... 2,783,906.36

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

### "I Wish I Had Taken Twice as Much!"

Nothing is more often repeated in letters received at our office than the expression "I wish I had taken twice as much insurance while I was about it." When endowments, dividends or cash settlements are paid, the assured very often acknowledges the remittance with that remark. The truth is very few men take as much life insurance as they can reasonably carry—and repentance often comes when additional insurance is not procurable. Probably every reader of this paper believes in life insurance and carries more or less of it, but one should ask himself the question, AM I CARRYING AS MUCH INSURANCE AS I CAN AFFORD? If the policyholders who are now entering the company could read the evidence of gratified policyholders and beneficiaries, they would make a great effort to increase the amount applied for—and existing policyholders would double the amount of their protection. "One word more":—What income would your present insurance yield the beneficiary at say 6%?

The Mutual Life Assurance Co. of Canada  
 WATERLOO, ONTARIO

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 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.  
 H. C. Cox Frederic Nicholls  
 John H. Fulton, (New York) Brig.-General Sir  
 D. B. Hanna Henry Pellatt, C.V.O.  
 E. Hay 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 \$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 ROWAT

Manager for Canada, C. R. DRAYTON