

The Trust and Loan Co.

OF CANADA

Capital Subscribed.....\$14,600,000.00
 Paid-up Capital.....2,920,000.00
 Reserve Funds.....2,782,996.38

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
 Vaults

Terms Ex-
 ceptionally
 moderate.

Correspond-
 ence invited

B. HAL. BROWN, President and Gen. Manager

The LIFE AGENTS' MANUAL

THE CHRONICLE - - MONTREAL

THE SECRET OF A WONDERFUL SUCCESS

The rise and progress of the Mutual Life of Canada has been one of the romances in the history of Canadian finance. Less than half a century ago a small group of men in an obscure Ontario town determined to establish a Life Insurance Company that would give the public the maximum of service at a minimum of cost. That being the aim it was resolved that the organization should be purely mutual. Five hundred prospective policyholders were gathered and formed the nucleus of the company. From this small beginning in 1870 the company has gone forward steadily with more regard to security and mutual serviceableness than big business. The result is that the company today is enjoying a popularity that is phenomenal writing during the past year more than \$20,000,000 paid for assurances.

The Mutual Life Assurance Co. of Canada
 WATERLOO, ONTARIO

Assets \$32,165,000 Surplus \$4,764,399 Assurances \$123,511,314

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. ANOUS C. R. HOSMER
 E. W. BEATTY, K.C. LIEUT. COL. BARTLETT
 A. D. BRAITHWAITE 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, MARINE AND EXPLOSION 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 Aird Z.A. Lash, K.C., LL.D.
 Robt. Bickerdike, Geo. A. Morrow
 Alfred Cooper Lt. Col. The Hon.
 H. C. Cox Frederick Nicholls
 D. B. Hanna Brig.-General Sir
 E. Hay Henry 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.