

The Trust and Loan Co.

OF CANADA

Capital Subscribed. . . . \$14,600,000.00
 Paid-up Capital. . . . 2,320,000.00
 Reserve Funds. . . . 2,719,284.07

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 Liquidator
Guardian Assignee
Trustee

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

—Policies Providing—

GUARANTEED ANNUITIES, PAYABLE MONTHLY

A policy that secures to the beneficiary a definite income payable in monthly installments throughout life is the ideal life assurance contract. Such an income is guaranteed for twenty years under Mutual-Life-of-Canada contracts issued on the Life, Limited Payment Life and Endowment Plans. The income will be increased by an interest dividend during the twenty years of guaranteed payments. Write for our booklet—"Policies Providing Guaranteed Annuities Payable Monthly." Full particulars of any desired plan may be secured by giving age of the prospective beneficiary as well as your own.

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

Assurances \$100,645,501 : Assets \$29,361,963 : Surplus \$4,505,151

"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.

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

EXECUTORS AND TRUSTEES

BOARD OF DIRECTORS:

Sir Vincent Meredith, Bart., President.

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

Hon. Sir LOMER GOUIN,

K.C.M.G.

R. B. ANGUS

A. BAUGARTEN

E. W. BEATTY, K.C.

A. D. BRATHWAITE

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H. R. DRUMMOND

C. B. GORDON

C. R. HORNER

SIR WILLIAM MACDONALD

MAJOR HERBERT MOLSON, M.C.

LORD SHAUGHNESSY, K.C.V.O.

SIR FREDERICK

WILLIAMS-TATLOE, 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 \$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

JOHN AIRD

ROBT. BICKERDIKE, M.P.

ALFRED COOPER

H. C. COX

D. B. HANNA

E. HAY

JOHN HOSKIN, K.C., LL.D.

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

GEO. A. MORROW

Lt. COL. The HON. FREDERIC

NICHOLLS

BRIG.-GENERAL SIR HENRY

PELLATT, C.V.O.

E. A. ROBERT

E. R. WOOD

HEAD OFFICE

TORONTO

ÆTNA INSURANCE COMPANY

Established in Canada, 1821

Ætna 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.