

The Trust and Loan Co.

OF CANADA

Capital Subscribed. . . . \$14,600,000.00
 Paid-up Capital. . . . 2,920,000.00
 Reserve Funds. . . . 2,753,996.38

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 annuity 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 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
 THE CHRONICLE - MONTREAL

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
 E. W. BEATTY, K.C.
 A. D. BRAITHWAITE
 E. J. CHAMBERLIN
 H. R. DRUMMOND
 SIR CHARLES GORDON, K.B.E.
 HON. SIR LOMER GOVIN.
 K.C.M.G.
 C. R. HOSMER
 LIEUT. COL. BARTLETT
 MCLENNAN, D.S.O.
 WILLIAM MCMASTER
 MAJOR HERBERT MOLSON, M.C.
 LORD SHAUGHNESSY, K.C.V.O.
 SIR FREDERICK
 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
 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. 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.