

## The Trust and Loan Co.

OF CANADA

Capital Subscribed.....\$14,600,000.00  
 Paid-up Capital.....2,020,000.00  
 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 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

## Monthly Income Policies a Necessity

A legacy of life insurance amounting to \$100,000 was completely dissipated in seven years by faulty investments and expensive living; in another case a beneficiary squandered the proceeds of a life insurance policy amounting to \$50,000 in a single year. To protect the beneficiary against inexperience in making investments and against extravagance, the monthly income policy has been introduced, providing an automatic, safe and profitable investment of life insurance funds. Supplement your existing insurance with a monthly income policy. It can be written on the life, limited life, or endowment plan. Such a policy with our disability clause incorporated is without an equal in furnishing ideal household protection. We will gladly furnish full particulars and illustrations.

The Mutual Life Assurance Co. of Canada

WATERLOO, ONTARIO

CHARLES RUBY, Gen. Mgr.

E. F. CLEMENT, K.C., Pres

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 Aird 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 Frederick 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