

The Trust and Loan Co.

OF CANADA

Capital Subscribed. . . . \$14,600,000.00
Paid-up Capital. . . . 2,920,000.00
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 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.

B. HAL. BROWN, President and Gen. Manager

The Mutual's Golden Year

— 1916 —

"With aggressive business methods there has been combined such a due regard for economy that our ratio of expense to income, already low, has been still further reduced—with a falling market for the investment of funds, we are still able to report an increase in the rate of interest earned—with times somewhat hard and money somewhat tight, we have to report a lower lapse ratio than last year and with good investments increasingly difficult to get, we still show a magnificent surplus."

President Clement at the Annual Meeting.

The Mutual Life Assurance Co. of Canada

WATERLOO, ONTARIO.

Assurances \$109,645,581 : Assets \$29,361,963 : Surplus \$4,595,151

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.
R. B. ANGUS
A. BAUMGARTEN
A. D. BRAITHWAITE
E. J. CHAMBERLAIN
H. R. DRUMMOND
C. B. GORDON
Hon. Sir LOMER GOVIN.
K.C.M.G.
E. B. GREENSHIELDS
C. R. HOMER
SIR WILLIAM MACDONALD
CAPTAIN HERBERT MOLSON
LORD SHAUGHNESSY, K.C.V.O.
SIR FREDERICK
WILLIAMS-TAYLOR, 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 OVCT \$4,000,000.00

LOSSES paid since organization of Com-
pany . . . over \$63,000,000

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
JOHN HOSKIN, K.C., LL.D.
AUGUSTUS MYERS
Z. A. LASH, K.C., LL.D.
GEO. A. MORROW
LT. COL. FREDERIC NICHOLLS
Col. Sir HENRY PELLATT C.V.O.
E. R. WOOD

HEAD OFFICE TORONTO

AUSTRALIA and NEW ZEALAND

BANK OF NEW SOUTH WALES

(ESTABLISHED 1817)

Paid-up Capital	-	-	-	\$17,500,000.00
Reserve Fund	-	-	-	13,375,000.00
Reserve Liability of Proprietors	-	-	-	17,500,000.00
				\$48,375,000.00
				\$310,327,208.00



Aggregate Assets 31st March, 1916

J. RUSSELL FRENCH, General Manager.

341 BRANCHES and AGENCIES in the Australian States, New Zealand, Fiji, Papua (New Guinea), and London.
The Bank transacts every description of Australian Banking Business. Wool and other Produce Credits arranged

Head Office:
GEORGE STREET, SYDNEY.

Agents: Bank of Montreal
Royal Bank of Canada
29, THREADNEEDLE STREET, E.C.

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