

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.

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 VaultTerms exceptionally
moderate.Correspondence
invited.

PROTECTION—SAVINGS —INVESTMENT

"3 in 1" All the three features of savings, protection and investment are combined in the participating endowment policies issued by The Mutual Life of Canada.

Savings. Many who would save little or nothing under any other system have succeeded with the help of an endowment policy in securing "the first thousand."

Investment. No other security is more safe than a Mutual Life endowment policy, and as to profit, these policies return from \$120 to \$210 for every hundred invested in them, in addition to the protection afforded.

Protection. In addition to the savings and investment features, the home of the policyholder is absolutely protected throughout the endowment term for the amount of the contract—which is therefore the best security a man can hold.

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

... THE ... London Assurance CORPORATION OF ENGLAND.

INCORPORATED BY ROYAL CHARTER A.D. 1720

CAPITAL PAID UP \$2,241,375
 TOTAL CASH ASSETS 22,457,415

Head Office for Canada. MONTREAL

W. KENNEDY, W. B. GILLEY, Joint Managers.

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 E. H. GREENSHIELDS
 A. BAUMGARTEN C. R. HOSMER
 A. D. BRAITHWAITE SIR W. C. MACDONALD
 E. J. CHANDRELLIN HON. R. MACKAY
 H. R. DRUMMOND HERBERT MOLSON
 C. B. GORDON LORD SHAUGHNESSY, K.C.V.O.
 Hon. Sir LOMER GOVIN, Sir FREDERICK
 K.C.M.G. 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 OVER \$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

The LONDON MUTUAL FIRE INSURANCE Established 1859 COMPANY

Assets \$784,426.31
 Surplus to Policy-holders 404,046.07
 Losses Paid over 8,000,000.00



PROVINCE OF QUEBEC BRANCH

W. J. CLEARY, Provincial Manager.

17 ST. JOHN STREET, MONTREAL