

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

Estate and Insurance Departments
Insurance of every kind placed
at lowest possible rates.

Safety
Deposit Vault

Terms exceptionally
moderate.

Correspondence
Invited.

B. HAD. BROWN, President and Gen. Manager

Liberal Dividends Make Low Life Premiums

A Low Expense Ratio: A High Interest Rate:
Permanent Business: Safe Investments:
Favorable Mortality: These are the features in
the experience of a company that make for big di-
vidends. No one factor alone will produce large
profits but The Mutual Life of Canada has all the
combined profit earning features enumerated above,
so that there is no compensating loss. It follows
that a prospective policy-holder who knows the
Mutual of Canada will choose that Company and a
prospective life insurance agent, if he is wise, will
seek an engagement with the same Company.

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

Assurances \$109,845,581 : Assets \$29,361,963 : Surplus \$4,595,151

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. COLLEY, 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. B. GREENSHIELDS
A. BAUMGARTEN C. R. HOMER
A. D. BRAITHWAITE SIR WILLIAM MACDONALD
E. J. CHAMBERLIN CAPTAIN HERBERT MOLSON
H. H. DRUMMOND LORD SHAUGHNESSY, K.C.V.O.
C. B. GORDON SIR FREDERICK
HON. SIR LOMER GOUIN, WILLIAMS-TAYLOR, LL.D.
K.C.M.G.

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 Z. A. LASH, K.C., LL.D.
ROBT. BICKERDIKE, M.P. GEO. A. MORROW
ALFRED COOPER LL. COL. The HON. FREDERIC
H. C. COX NICHOLLS
D. B. HANNA BRIG.-GENERAL SIR HENRY
E. HAY PELLATT, C.V.O.
JOHN HOSKIN, K.C., LL.D. 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.