

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

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.

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

"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

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. BHAITHWAITE

E. J. CHAMBERLIN

H. R. DRUMMOND

C. B. GORDON

Hon. Sir LOMIE GOVIN.

K.C.M.G.

E. B. GREENSHIELDS

O. R. HOSMER

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 over \$5,000,000.00

LOSSES paid since organization of Com-
 pany over \$66,000,000

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

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. 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.