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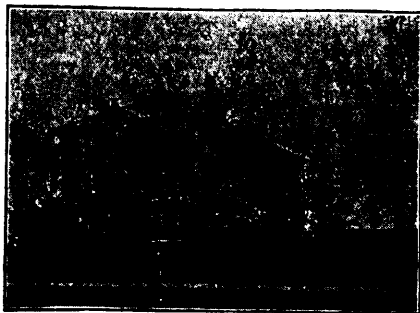
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12 Board of Trade Building
Toronto, Ontario

THE TRUSTS AND GUARANTEE

COMPANY, LIMITED

Capital - - \$2,000,000

Executors, Administrators, etc.

Offices and Safe Deposit Vaults,

14 King St. West, Toronto

President - J. R. STRATTON, M.P.P.

Chartered to act as Executor, Administrator, Guardian, Trustee, etc. Agent for investment of moneys and management of estates. Safe Deposit Boxes to rent. Wills appointing the Company executor or trustee held without charge. Correspondence invited.

T. P. COFFEE, Manager

INSURANCE—POLICY—AGENT —KNOWLEDGE.

The Kentucky Court of Appeals held, in the recent case of The London and Lancashire Fire Insurance Company v. Gerteson, that the insurance company could not rely on a condition that the policy should be void if the title was not absolute or if the property should cease to be occupied or operated, if it knew at the time it issued the policy that the title was not absolute or that the property was not to be occupied; that knowledge of the agent, who represented the company in the transaction, was the knowledge of the company; that where the company issued a policy upon an application taken by a solicitor it was estopped to deny his agency, though the agent who employed him had no authority to do so, and that the condition in a policy requiring a watchman to be kept on duty during all hours of the night required the use of only ordinary care in keeping a watchman, and that, therefore, it was not prejudicial error to instruct the jury that they should find for defendant only in the event the loss occurred by reason of the failure to keep a watchman on duty at all hours of the night.

HOME SAVED BY A PAID-UP POLICY.

The following story from the Kalamazoo, Mich., Telegraph, affords an excellent argument in favor of life insurance: Sheriff's sale was on. Great crowd. Mortgage foreclosure. All were sorry to see old couple lose their home, where they had lived for twenty years. C. W. Pickell, of Detroit, manager of the Massachusetts Mutual Life Insurance Co., heard of the sale. He knew that the old gentleman had a paid-up policy, which had lapsed six years before for non-payment of premium. He telegraphed the company for its cash value; found it was worth \$1,936.75, available on its next anniversary, one week from that day. Hastening to the sale, he acquainted the mortgagee with the facts. The matter was soon adjusted, the home was saved and the sheriff lost his job. Good enough for him. The reporter found, upon enquiry, that all paid-up policies in that company, by Massachusetts law, whatever their amount, have an increasing cash value available upon any future anniversary. A great law that.

THE affairs of the firm of Bouchard & Turcotte, dealers in clothing, etc., at Magog, Que., are reported not in easy shape. The business was started this spring, but Mr. Bouchard had been for a good many years previous in business at Eastman and Grass Pond in a fairly large way. His health, however, has been very poor of late, and he died a few days ago. His son-in-law and partner is reported to have requested a Montreal accountant to make up a statement of affairs.

—"Money," said the Cornfed Philosopher, "is like ice; the hotter the time, the sooner it is gone."—Indianapolis Journal.

JOHN MACKAY

Public Accountant, Auditor, Receiver
and Trustee

Bank of Commerce Bldg., Toronto
Cable Address: CAPITAL. Tel. No. 2732.

THE INSOLVENCY AND LIQUIDATION
DEPARTMENT OF THE

Western Loan and Trust Company, Limited.

IS OPERATED BY

W. Barclay Stephens

Manager of the Company.

Under the laws of the Province of Quebec the Company cannot be appointed directly to trusts, such as assignees, etc. Therefore, Mr. Stephens will act on behalf of the Company in all such cases, the Company assuming all responsibility and reliability in regard to any trusts which may be placed in his hands.

Address communications to

W. BARCLAY STEPHENS,

18 St. Sacrament Street, MONTREAL, QUE.

The Dominion Permanent Loan Co.

12 King St. West, Toronto

Capital Stock paid-up.....\$1,059,295 24
Reserve 37,535 90
Total Assets 1,427,931 11

Debentures issued for 1, 2, 3, or 5 years at highest current rates, with interest coupons attached, payable half-yearly.

J. R. STRATTON, M.P.P., President.

I. M. HOLLAND, General Manager.

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