

## Individual vs. Corporation Management

**I**NTEGRITY, responsibility, good judgment regarding investments, knowledge of the law respecting trusteeship, executive ability—and these sustained without interruption—are necessary under modern conditions before a trustee can be considered wholly competent.

All of these qualifications can be rarely found in a friend or individual.

THE STERLING TRUSTS CORPORATION possesses all of these essential qualifications of a competent trustee, including assured existence throughout generations of beneficiaries.

The Company will afford complete protection to your estate if appointed executor and trustee under your will.

*Our officers will be glad to confer with you in regard to the making of your will or the management of your estate.*

2262

## The STERLING TRUSTS CORPORATION

President  
W. S. DINNICK

Managing Director  
HERBERT WADDINGTON

80 KING ST. EAST • TORONTO

Telephone Main 2717

# CROWN LIFE

Applications for New Insurance and Re-instate-ments during 1916 amounted to no less than 40% of the total Insurance previously in force.

**There is a Reason for this Popularity. Why not give us a chance to diagnose your insurance needs?**

**Crown Life Insurance Co., Toronto**

Agents wanted in unrepresented districts

41

## SIMPLICITY FIRST

is about as important in your life assurance as "Safety First," because a contract that is not simple to understand may not be safe for your particular purpose.

The life assurance policy of the future must be an attractive and exactly worded contract, but above all CLEAR and SIMPLE—the new policy standard as set by

**The Sovereign Life Assurance Co.  
of Winnipeg**

## The London Mutual Fire Insurance Company

ESTABLISHED 1859

|                          |   |   |   |   |   |              |
|--------------------------|---|---|---|---|---|--------------|
| Assets                   | - | - | - | - | - | \$718,608.76 |
| Surplus to Policyholders | - | - | - | - | - | \$380,895.44 |



### DIRECTORS

|                               |                   |
|-------------------------------|-------------------|
| A. H. C. CARSON, Toronto..... | President         |
| R. HOME SMITH, Toronto.....   | Vice-President    |
| F. D. WILLIAMS.....           | Managing Director |
| A. C. McMASTER, K.C.          | W. T. KERNAHAN    |
| S. G. M. NESBITT              | H. N. COWAN       |
| G. H. WILLIAMS                |                   |

Head Office, 33 Scott St., TORONTO

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## Government Bonds

United States

British

Russian

French

Italian

Requests for prices and information will receive our careful attention.

**A. B. Leach & Co.**

Investment Securities

62 Cedar Street, New York

Chicago

Philadelphia

Buffalo

Boston

Baltimore