

## 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

Safety  
Deposit Vault  
Term exceptionally  
moderate.  
Correspondence  
Invited.

B. HAL. BROWN, President and Gen. Manager.

## AN ESTATE FREE OF DEBT.

Many investors purchase real estate by means of instalments payable monthly or yearly: thus making absolute ownership possible in time.

In the event of death before the payments are completed, however, the estate is bequeathed encumbered with debt, and the heirs may not be able to continue the payments.

And it might easily result that the whole of the investment would be lost to the beneficiaries.

Life insurance also constitutes an estate payable by instalments, but death ends the obligation to make payments and the estate is handed down intact.

Every man who has dependent relatives or friends should have a substantial portion of his investments in the form of life insurance, since the payment of the first premium creates for them an estate free of debt.

**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. 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. H. GREENSHIELDS  
A. BAUMGARTEN C. R. HOSMER  
A. D. BRAITHWAITE SIR WILLIAM MACDONALD  
E. J. CHAMBERLIN CAPTAIN HERBERT MOLSON  
H. R. DRUMMOND LORD SHAUGHNESSY, K.C.V.O.  
G. E. GORDON SIR FREDERICK  
HON. SIR LOMER GOULD, 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 AUGUSTUS MYERS  
ROBT. BICKERDIKE, M.P. Z. A. LASH, K.C., LL.D.  
ALFRED COOPER GEO. A. MORROW  
H. C. COX Lt. COL. FREDERIC NICHOLLS  
D. B. HANNA Col. Sir HENRY PELLATT C.V.O.  
JOHN HOSKIN, K.C., LL.D. E. R. WOOD

HEAD OFFICE TORONTO

## The LONDON MUTUAL FIRE INSURANCE COMPANY

Established 1859

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