

The Trust and Loan Co.

OF CANADA

Capital Subscribed. . . . \$14,600,000.00
 Paid-up Capital. . . . 2,920,000.00
 Reserve Funds. . . . 2,785,996.58

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

Ideal War-Time Policies

COMBINING SAVINGS,
 INVESTMENT AND PROTECTION FEATURES.

It is a question whether there is a more completely satisfied class of men anywhere than those Mutual Life policyholders who are to-day receiving settlements under maturing endowment policies. Year by year they have laid by in premiums sums that that would otherwise probably have been dissipated; and now they find that for every \$100.00 so invested, from \$125.00 to \$210.00 have been received depending on the length of the endowment term. Meanwhile their homes have been protected for the face value of the policies. Thus endowments in the Mutual of Canada combine an easy savings system with a gilt-edged investment and perfect home protection.

SECURE AN ENDOWMENT WITH

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

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. TUGER
 A. BAUMJARTEN
 E. W. BEATTY, K.C.
 A. D. BRATHWAITE
 E. J. CHAMBERLIN
 H. R. DRUMMOND
 C. B. GORDON

H. W. SIR LOMER GOUIN,
 K.C.M.G.
 C. R. HOSMER
 MAJOR HERBERT MOLSON, M.C.
 LORD SHAUGHNESSY, K.C.V.O.
 SIR FREDERICK
 WILLIAMS-TAYLOR.

A. E. HOLT, Manager

OFFICE AND SAFETY DEPOSIT VAULTS:
 107 St. James St., MONTREAL.
 BRANCHES: Calgary, Edmonton, Halifax, 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

SIR JOHN AIRD Z. A. LASH, K.C., LL.D.
 ROBT. BICKERDIKE, M.P. GEO. A. MORROW
 ALFRED COOPER LT. 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

AUSTRALIA and NEW ZEALAND BANK OF NEW SOUTH WALES

(ESTABLISHED 1817)

Paid-up Capital	- - -	\$18,526,600.00
Reserve Fund	- - -	13,625,000.00
Reserve Liability of Proprietors	- - -	18,526,600.00
	- - -	\$50,678,200.00
Aggregate Assets 30th September, 1916	- - -	\$277,488,871.00



J. RUSSELL FRENCH, General Manager.

338 BRANCHES and AGENCIES in the Australian States, New Zealand, Fiji, Papua (New Guinea), and London.
 The Bank transacts every description of Australian Banking Business. Wool and other Produce Credits arranged.

Head Office:
 GEORGE STREET, SYDNEY.

Agents: Bank of Montreal
 Royal Bank of Canada
 Bank of British North America.

London Office:
 29, THREADNEEDLE STREET, E.C.