

THE CANADIAN BANK OF COMMERCE

HEAD OFFICE: TORONTO

CAPITAL, \$10,000,000 REST, \$8,000,000

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ALEXANDER LAIRD, General Manager A. H. IRELAND, Superintendent of Branches

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SAVINGS BANK DEPARTMENT

A Savings Bank Department is open at every branch of the Bank in Canada, except in the Yukon Territory. Deposits of \$1 and upwards are received and interest is allowed at current rates. The depositor is subject to no delay in the withdrawal of the whole or any portion of the deposit. Accounts may be opened in the names of two or more persons, and withdrawals made by any one of the number or by the survivor. Every account receives careful attention.

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HAIL INSURANCE

Many who read this will remember what a muddle Hail Insurance was in Western Canada eleven years ago. How certain companies had secured patronage on promises that were never fulfilled, how insurers were sued for their promises when they could not get a dollar of indemnity for loss, and how the Provincial and Territorial Governments were obliged to take action to straighten out the tangle.

No keen and general was the distrust of Company Hail Insurance when our plan was first introduced in 1900 that we found it most difficult to convince anyone that we had something based on sound business principles and which could be relied upon to do what we claimed for it. But we had the courage of our convictions, and under the closest scrutiny and most severe criticism, by actual demonstrations of its merits we gradually won for our plan and the manner in which we administered it the confidence of all classes in any way concerned with Hail Insurance, with the result that when the Government system of Hail Insurance was abolished in Saskatchewan two years ago our plan was the first to receive permission to transact business in that Province, and in 1910 there was more business written on this plan than on all others combined.

Anything that could win out against such odds must have the qualities people look for in good business, and those who know the history of Hail Insurance in Western Canada and what our plan has done to put it on a sound business basis are our staunch friends, yet

"Fools rush in where Angels fear to tread"

and certain competitors from outside, with little or no experience in Hail Insurance business, having no knowledge whatever of conditions in Western Canada, undertake to point out the weaknesses of our system and extol the merits of what they have to offer. They may win a place after a while if they make good, but in the meantime the majority of those who give thought to these matters will decide that what has been tried and proved to be all right is what they want.

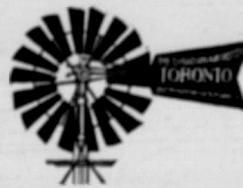
Full information will be furnished on application to any local Agent or

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The Saskatchewan Insurance " "
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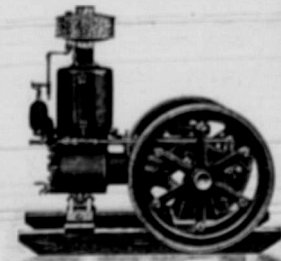
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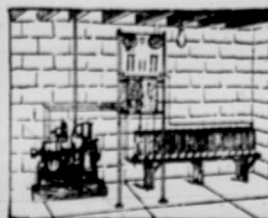
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