

**PRUDENTIAL EFFICIENCY**

The Prudential has always aimed at the best possible service for its policyholders and agents. And the best possible service is the result of efficiency. Simplification of working and accounting methods, constant improvement of policy forms, promptness in payment of claims, steady reduction of expense rate, and practical helps for agents are a few of The Prudential's greater efficiency achievements.

Write for particulars of attractive agency contract.

**THE PRUDENTIAL INSURANCE CO. OF AMERICA**

Incorporated under the laws of the State of New Jersey  
 FORREST F. DRYDEN, President. Home Office, NEWARK, N. J.

"THE OLDEST SCOTTISH FIRE OFFICE"

**THE CALEDONIAN**

INSURANCE CO. OF EDINBURGH.

Founded 1805.

**Head Office for Canada,  
 DOMINION EXPRESS BUILDING  
 Montreal**

JOHN G. BORTHWICK,  
*Canadian Manager.*



**RAILWAY PASSENGERS  
 ASSURANCE COMPANY**

OF LONDON, ENGLAND

*All kinds of* **Personal Accident and Sickness Insurance  
 Employers and Public Liability  
 Burglary, Plate Glass and Fidelity Guarantee**

HEAD OFFICE FOR CANADA AND NEWFOUNDLAND **TORONTO, ONTARIO**

F. H. RUSSELL, *General Manager.*

MONTREAL BRANCH

702 LEWIS BUILDING, 17 St. John Street

**Oldest Accident  
 Office**

FIRST IN REAL SECURITY TO POLICYHOLDERS

**THE NATIONAL LIFE**

Assurance Company of Canada

A Company that has a national reputation for the conservative, yet highly profitable, investment of its trust funds. This is only one of the many strong talking points of the Agent representing The National Life.

Head Office: 25 Toronto Street, TORONTO.

**BRITISH COLONIAL**

**FIRE INSURANCE  
 COMPANY**

2 PLACE D'ARMES, MONTREAL

**Agents Wanted in Unrepresented Districts**

when s  
 the sca  
 30,000  
 monds,  
 The  
 to the  
 same fo  
 increas  
 from C

Busin  
 what u  
 for ma  
 in this  
 year.  
 by the

The  
 tons, a  
 produce  
 Cuba—  
 prior to  
 crop at  
 crop of  
 during  
 ent sea  
 are con  
 the can  
 last ye  
 and tra  
 duction  
 crop av  
 tions a  
 son. T  
 but the  
 dent w  
 was the  
 which a  
 of 550,  
 The  
 the pre  
 Prices  
 is estim  
 with ab  
 for the  
 good qu  
 The  
 of the  
 high pr  
 a deple  
 industr  
 Coffee  
 Product  
 factory.

There  
 dustry  
 copper.  
 A no  
 lance o  
 15 it w  
 Impo  
 \$302,000  
 Mr. I  
 address

The

Mess  
 known  
 letter t  
 of a cl  
 carried  
 order  
 mainta  
 should  
 hazard  
 health