

PROGRESS AND PROFIT

are certain for the Prudential Agent who will work for them. A Company known favorably by millions of prospects and a splendid line of policies make his way smooth.

Write us about an Agency.

THE PRUDENTIAL INSURANCE CO. OF AMERICA
 FORREST F. DRYDEN, President. Home Office, NEWARK, N.J.
 Incorporated as a Stock Company by the State of New Jersey.

NOTICE

is hereby given that the AETNA INSURANCE COMPANY, of HARTFORD, have received a License from the Department of Insurance to transact the business of Tornado Insurance in Canada.

FRED. W. EVANS,
Chief Agent.

MONTREAL, JANUARY 5th, 1914.

The LIFE AGENTS' MANUAL

PRICE, \$3.00

Published by The Chronicle, Montreal

**Montreal Tramways Company
SUBURBAN SUMMER TIME TABLE****Lachine :**

From Post Office—
 10 min. service 5.40 a.m. to 8.00 a.m. 10 min. service 12.00 noon to 7.10 p.m.
 10 " " 8.00 " 12.00 noon 20 " " 7.10 p.m. to 12.00 mid

From Lachine—
 20 min. service 5.30 a.m. to 5.50 a.m. 10 min. service 12.00 noon to 8.00 p.m.
 10 " " 5.50 " 9.00 " 20 " " 8.00 p.m. to 12.10 a.m.
 20 " " 9.00 " 12.00 noon Extra last car at 12.50 a.m.

Sault aux Recollets and St. Vincent de Paul:

From St. Denis to St. Vincent—
 20 min. service 5.20 a.m. to 6.00 a.m. 30 min. service 8.00 p.m. to 11.00 p.m.
 10 " " 6.00 " 8.00 " Car to St. Vincent 11.30 p.m.
 20 " " 8.00 " 4.00 p.m. Car to Hendersons only 12.00 mid.
 10 " " 4.00 p.m. to 7.00 " Car to St. Vincent 12.40 midnight
 20 " " 7.00 " 8.00 "

From St. Vincent to St. Denis—
 20 min. service 5.50 a.m. to 6.30 a.m. 30 min. service 8.30 p.m. to 11.30 p.m.
 10 " " 6.30 " 8.30 " Car from St. Vincent 12.00 midnight
 20 " " 8.30 " 4.30 p.m. Car from Hendersons 12.20 a.m.
 10 " " 4.30 p.m. to 7.30 " Car from St. Vincent 1.10 a.m.
 20 " " 7.30 " 8.30 p.m.

Cartierville:

From Snowdon's Junction— 20 min. service 5.20 a.m. to 11.20 p.m.
 40 " " 11.20 p.m. to 12.30 mid.
 From Cartierville— 20 min. service 5.40 a.m. to 11.40 p.m.
 40 " " 11.40 p.m. to 12.20 mid

Mountain :

From Park Avenue and Mount Royal—
 20 min. service 5.40 a.m. to 12.20 midnight

From Victoria Avenue—
 20 min. service 5.50 p.m. to 12.30 midnight

Bout de l'Île:

30 min. service 5.00 a.m. to 9.00 p.m.
 60 " " 9.00 p.m. to 12.00 midnight

Tetrautville:

15 min. service 5.00 a.m. to 6.30 a.m.
 30 " " 6.30 " 8.30 p.m.

THE CHRONICLE

is filed regularly in leading offices throughout Canada; advertising in its columns has a *permanent* value.



Transacts :
 PERSONAL ACCIDENT FIDELITY GUARANTEE
 SICKNESS BURGLARY and
 LIABILITY (all kinds) LOSS OF MERCHANDISE and
 AUTOMOBILE PACKAGES THROUGH THE MAIL
INSURANCE

Applications for direct Agencies invited.

ELECTRICAL BANK and STORE PROTECTION
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Head Office, GRESHAM BUILDING MONTREAL
 302 ST. JAMES STREET
F. J. J. STARK, General Manager.

**ATLAS ASSURANCE COMPANY
LIMITED, of LONDON, ENGLAND**

Established in the REIGN of GEORGE III
 Income exceeds \$7,250,000
 Funds exceed 17,900,000

Including the Fully Subscribed Capital, the resources of the Company exceed \$28,900,000.

Head Office for Canada

MONTREAL

MATTHEW C. HINSHAW, Branch Manager

Active and Influential Agents Wanted