

## The Trust and Loan Co.

OF CANADA

Capital Subscribed .....	\$14,000,000.00
Paid-up Capital .....	2,920,000.00
Reserve Funds .....	2,783,996.38

MONEY TO LOAN ON REAL ESTATE

**30 St. James Street, Montreal**

# Western

## Assurance Company

Incorporated in 1851

### FIRE, MARINE, EXPLOSION AND AUTOMOBILE INSURANCE

ASSETS	over	\$6,000,000.00
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LOSSES paid since organization of Company . . . over \$70,000,000.00

**DIRECTORS**

W. B. MEIKLE, President and General Manager Sir John Aird Robt. Bickerdike, Alfred Cooper H. C. Cox D. B. Hanna E. Hay John Hoskin, K.C., LL.D.	Z.A. Lash, K.C., LL.D. Geo. A. Morrow, O.B.E. Lt. Col. The Hon. Frederick Nicholls Brig.-General Sir Henry Pellatt, C.V.O. E. R. Wood
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**HEAD OFFICE - TORONTO**

## Prudential Trust Company

LIMITED

Head Office 9 St. John St., 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 Vaults Terms Ex- ceptionally moderate. Correspond- ence invited
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**B. HAL. BROWN, President and Gen. Manager**

### *A Practical Pointer on Salesmanship*

It is of first importance in good salesmanship to select a worth-while article to sell, something about which you can become enthusiastic with a reason—a reason that will last. In life insurance salesmanship, for instance, a discriminating agent would naturally select the policies of the Mutual Life of Canada because—first, the company is well-established; second, it has an unblemished record; third, it has a continental reputation as a dividend payer; fourth, it is a democratic organization; fifth, it is a wonderfully successful going concern; and, lastly, being the only Canadian policyholders' company, its contracts find a ready market. Where a company is so favorably known one-half of the trouble of making the sale is avoided. If you get the best goods in your line and go to it, success is certain. Last year our agents placed \$20,000,000 paid for business.

### The Mutual Life Assurance Co. of Canada

**WATERLOO, ONTARIO**

CHARLES RUBY, Gen. Mgr.      E. P. CLEMENT, K.C., Pres.

## The LIFE AGENTS' MANUAL

THE CHRONICLE - - MONTREAL

# THE PROVIDENT

## ASSURANCE COMPANY

All lines of  
*Accidents, Sickness,  
Liability, Guarantee and  
Automobile Insurance*

Head Office  
189 St. James St. - - Montreal

REPRESENTATIVES WANTED FOR ONTARIO AND  
MARITIME PROVINCES

## A BRITISH COMPANY

# Union Insurance Society of Canton, Limited

ESTABLISHED 1833

Head Office: HONGKONG	Assets over \$17,000,000
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### FIRE, MARINE AND AUTOMOBILE

Head Office for Canada, 36 Toronto Street, TORONTO

General Agent Montreal, JOSEPH ROWAT	Manager for Canada, C. R. DRAYTON
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