

## The Trust and Loan Co.

OF CANADA

Capital Subscribed ..... \$14,000,000.00  
 Paid-up Capital ..... 2,970,000.00  
 Reserve Funds ..... 2,753,996.38

MONEY TO LOAN ON REAL ESTATE

30 St. James Street, Montreal

## 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

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

## Western

Assurance Company

Incorporated in 1851

**FIRE, MARINE, EXPLOSION AND  
 AUTOMOBILE INSURANCE**

ASSETS over \$6,000,000.00

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

### DIRECTORS

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

HEAD OFFICE - TORONTO

## 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 1855

Head Office: HONGKONG

Assets over \$17,000,000

**FIRE, MARINE AND AUTOMOBILE**

Head Office for Canada, 36 Toronto Street, TORONTO

General Agent Montreal, JOSEPH ROWAT

Manager for Canada, C. R. DRAYTON