

The Trust and Loan Co.

OF CANADA

Capital Subscribed	\$14,000,000.00
Paid-up Capital	2,920,000.00
Reserve Funds	2,753,996.38

MONEY TO LOAN ON REAL ESTATE

30 St. James Street, Montreal

The Royal Trust Co.

EXECUTORS AND TRUSTEES

CAPITAL FULLY PAID	\$1,000,000
RESERVE FUND	1,000,000

BOARD OF DIRECTORS:

SIR VINCENT MEREDITH, BART., President.
LIEUT.-COL. SIR H. MONTAGU ALLAN, C.V.O., Vice-President.

R. B. ANGUS	C. R. HOSMER
E. W. BRATTY, K.C.	LIEUT. COL. BARTLETT
A. D. BRAITHWAITE	MCLENNAN, D.S.O.
E. J. CHAMBERLIN	WILLIAM MCMASTER
H. R. DRUMMOND	MAJOR HERBERT MOLSON, M.C.
SIR CHARLES GORDON, G.B.E.	LORD BRAUGHNESSY, K.C.V.O.
HON. SIR LOMER GOUDIN,	SIR FREDERICK
K. C.M.G.	WILLIAMS-TAYLOR.

A. E. HOLT, MANAGER

OFFICE AND SAFETY DEPOSIT VAULTS:
105 St. James St., Montreal

BRANCHES : { Calgary, Edmonton, Halifax, Ottawa, Quebec,
 { Regina, St. John, N.B., St. John's, Nfld., Toronto,
 { Vancouver, Victoria, Winnipeg.

Prudential Trust Company

LIMITED

<p>Head Office 9 St. John St., Montreal</p>	<p style="text-align: center;">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.</p>	<p>Safety Deposit Vaults Terms Ex- ceptionally moderate. Correspond- ence invited</p>
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B. HAL. BROWN, President and Gen. Manager

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

HEAD OFFICE - TORONTO

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

A BRITISH COMPANY

Union Insurance Society of Canton, Limited

ESTABLISHED 1852

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