

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

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
VaultsTerms 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

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
 E. W. BEATTY, K.C.
 A. D. BRAITHWAITE
 E. J. CHAMBERLAIN
 H. R. DRUMMOND
 SIR CHARLES GORDON, G.B.E.
 HON. SIR LOMER GOUIN,
 K.C.M.G.
 C. R. HOSMER
 LIEUT. COL. BARTLETT
 MCLENNAN, D.S.O.
 WILLIAM McMASTER
 MAJOR HERBERT MOLSON, M.C.
 LORD SHAUGHNESSY, K.C.V.O.
 SIR FREDERICK
 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.)

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 Alrd
 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 Fellatt, C.V.O.
 E. K. Wood

HEAD OFFICE - TORONTO

A BRITISH COMPANY

Union Insurance Society of Canton, Limited

ESTABLISHED 1535

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