## The Prudential's Reputation



for liberality, fair dealing and promptness in paying claims helps its agents to success.

AGENTS WANTED.

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

SENERAL Accident FIRE LIMITED.

PERTH, Scotland.

T. H. HALL, Manager for Canada. JUDSON G. LEE, General Agent, MONTREAL.





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

Applications for direct Agencies invited. ELECTRICAL BANK and STORE PROTECTION SPRINKLER SUPERVISORY SERVICE NIGHT WATCHMEN'S SIGNAL and FIRE ALARM SYSTEMS Head Office, GRESHAM BUILDING MONTREAL

F. J. J. STARK, General Manager.

## THE FEDERAL LIFE ASSURANCE COMPANY Of CANADA

made a record for 1913 that will be hard to surpass. The Annual Report just issued showed improvement and increase in every item of the Company's operations. One of the most gratifying was that the Total General Expenditure WAS LESS THAN IN EITHER 1912 OR 1911, despite a large increase in business in force and new business The percentage of General Expenses to Premium Income showed the large decrease of 2.2 per cent. An Agency with this Company would therefore be desirable.

WE HAVE THEM IN ONTARIO AND QUEBEC FOR THE RIGHT MEN. M. C. L. SWEENEY, Provincial Manager for Quebec, 180 St. James Street, Montreal,