


THE MUTUALIZATION



of The Prudential marks one of the greatest forward steps ever taken in the history of life insurance for the protection of the insured's interests.

THE PRUDENTIAL INSURANCE CO. OF AMERICA
 FORREST F. DRYDEN, President. Home Office, NEWARK, N. J.
 Incorporated under the laws of the State of New Jersey

YES, Opinions Differ—

Some claim that life insurance "without profits" is preferable to life insurance "with profits."
 Some hold that life insurance issued by stock companies is just as good as life insurance issued by mutual companies.
 Others maintain that old line companies issue policies that protect while fraternal societies issue certificates that only SEEM to protect.
 We have our opinions too but on one point all of us are agreed, namely, that **NO CANADIAN HOME IS SAFE WHOSE OWNER IS NOT INSURED.**
 And on another point all are agreed—that one cannot make a mistake in placing his insurance with "The Good Old Mutual."

The Mutual Life Assurance Co.
 Of Canada,
 WATERLOO - - - ONTARIO
 ESTABLISHED 1869

GENERAL

ACCIDENT **FIRE** AND LIFE
ASSURANCE CORPORATION, LTD.
 OF PERTH, SCOTLAND.

Total Security to Policyholders over \$8,600,000

PELEG HOWLAND,
 Chairman,
 Canadian Advisory Board

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

ANGLO-AMERICAN
 FIRE INSURANCE COMPANY
MONTREAL-CANADA
 FIRE INSURANCE COMPANY

Established 1859

J. W. RUTHERFORD, General Manager.
A. B. DUFRESNE, Provincial Agent.

ROOM 21, DULUTH BUILDING,
 Head Office Cor. Notre Dame and St. Sulpice S ts

The London Mutual Fire
 INSURANCE COMPANY
 Established 1859

Head Office - - - TORONTO

Assets - - - - -	\$863,554.52
Surplus to Policyholders - - - - -	433,061.40
Losses Paid - - - over	\$8,000,000.00

PROVINCE OF QUEBEC BRANCH

W. J. CLEARY, Provincial Manager
R. de GRANDPRE, Inspector
 17 St. John Street, MONTREAL

Union Assurance Society Ltd.
 OF LONDON, ENGLAND.
 [Fire Insurance since A.D. 1714]

CANADA BRANCH, MONTREAL
 T. L. MORRISSEY, Resident Manager.

NORTH WEST BRANCH, WINNIPEG
 THOS. BRUCE, Branch Manager.

Agencies throughout the Dominion

The Imperial Guarantee
 AND ACCIDENT INSURANCE CO., OF CANADA


Head Office: 46 King Street W.,
 TORONTO, Ont.

A Strong Canadian Company.

ACCIDENT AND SICKNESS INSURANCE
 GUARANTEE BONDS

PLATE GLASS AND AUTOMOBILE INSURANCE

E. WILLANS, General Manager.
FRANK W. COX, Secretary.



A dessert spoon full in a glass of water is the popular dose of

Abbey's Effervescent Salt

It improves the appetite, steadies the nerves and brings about a good healthy condition.

TWO SIZES **25c & 60c**
 ALL DRUGGISTS