

**PRUDENTIAL EFFICIENCY**

The Prudential has always aimed at the best possible service for its policyholders and agents. And the best possible service is the result of efficiency. Simplification of working and accounting methods, constant improvement of policy forms, promptness in payment of claims, steady reduction of expense rate, and practical helps for agents are a few of The Prudential's greater efficiency achievements.

Write for particulars of attractive agency contract.

**THE PRUDENTIAL INSURANCE CO. OF AMERICA**

Incorporated under the laws of the State of New Jersey  
FORREST F. DRYDEN, President. Home Office, NEWARK, N. J.

"THE OLDEST SCOTTISH FIRE OFFICE"

**THE CALEDONIAN**

INSURANCE CO. OF EDINBURGH.

Founded 1805.

**Head Office for Canada,**  
**DOMINION EXPRESS BUILDING**  
**Montreal**

JOHN G. BORTHWICK,  
Canadian Manager.



**Oldest Accident**  
**Office**

## RAILWAY PASSENGERS ASSURANCE COMPANY

OF LONDON, ENGLAND

*All kinds of* **Personal Accident and Sickness Insurance**  
**Employers and Public Liability**  
**Burglary, Plate Glass and Fidelity Guarantee**

HEAD OFFICE FOR CANADA  
AND NEWFOUNDLAND

**TORONTO, ONTARIO**

F. H. RUSSELL, General Manager.

MONTREAL BRANCH

702 LEWIS BUILDING, 17 St. John Street

"GET IN ON THE GROUND FLOOR"

with a STRONG, PROGRESSIVE CANADIAN COMPANY.

**THE NATIONAL LIFE**

Assurance Company of Canada

IS OFFERING EXCEPTIONAL INDUCEMENTS TO CAPABLE AGENTS. WRITE FOR OUR 1917  
PROPOSITION--IT WILL WELL REPAY ACTIVE AGENTS WHO ARE LOOKING  
FOR A WIDER OPPORTUNITY.

**ARE YOU WITH US?**

Head Office

TORONTO

**BRITISH COLONIAL**

**FIRE INSURANCE  
COMPANY**

**2 PLACE D'ARMES, MONTREAL**

**Agents Wanted in Unrepresented Districts**