

THE USE OF PRINTED MATTER.

With every letter enclose a leaflet, card, blotter, folder or booklet. There is nothing gained by neglecting this and much may be lost. It is a law that no sane man can hear or read the truth without being affected by it. He may disregard it, at the same time if he is in his right mind he will respond to a real "reason why." While nine printed messages out of ten may miss their goal, the tenth may make a hit. It is for the sake of that tenth one that the literature is printed. Leave literature wherever you find sensible human beings who can read, and some day it is bound to get you business. —*Mutual of Canada Agents' Bulletin.*

PRUDENTIAL TRUST COMPANY.

The Prudential Trust Company is opening new and commodious offices in Toronto on the ground floor at 58 King Street West. This step is taken in view of the extended business of the company in Ontario. Mr. D. A. Brebner has been appointed local manager. A special Toronto committee of the Board of Directors, includes Mr. Aemilius Jarvis, Col. the Hon. James Mason, Mr. Edmund Bristol, K.C., M.P., and Mr. W. J. Greene.

"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

GOING AFTER THE WEALTHY MEN.

The Succession Duty Act of Ontario requires the payment of a duty of 5 per cent. if the aggregate value of the deceased's property exceeds \$200,000.

A millionaire's estate would accordingly have to pay a tax of at least \$50,000. His property may consist of real estate or stocks not capable of being realized on to advantage at the time of his death. His heirs would have to borrow money to pay the tax. Having an acquaintance with the inheritance tax of your Province will enable you to go to men of large means and suggest additional lines of insurance to pay these taxes. Men of this type can easily be convinced that they need additional insurance.—*Excelsior Banner.*

EMBEZZLEMENT RECORD.

Press notices and dispatches, as collated by the bonding department of the Fidelity & Casualty Company of New York, indicate for the months of August and September, 1915, the following defalcations:—

	August, 1915.	Sept., 1915.
Banks and trust companies.....	\$88,500	\$224,117
Beneficial associations.....	63,490	750
Public service.....	36,070	16,250
General business.....	51,734	77,272
Insurance companies.....	18,800	36,123
Transportation companies.....	22,775	8,800
Courts and trusts.....	48	1,500
Miscellaneous.....	1,975	29,886
Total.....	\$283,392	\$394,698

In the course of the Court proceedings at Vancouver in the matter of the contest between various life insurance companies and the liquidator of the defunct Dominion Trust Company, over the matter of the payment of the insurance of the late W. R. Arnold, it transpired that in the last year of his life, Arnold insured himself for \$300,000.

**The Tragedy of the
"Want Columns"**

These advertisements from recent issues of daily newspapers tell heart-breaking stories. Called by death in the worktime of life--uninsured--the husbands of these women left widows to work or starve.

Don't let *your* wife come to this. Provide for her while you have the chance by means of an Imperial Life assurance policy.

THE IMPERIAL LIFE
Assurance Company of Canada
HEAD OFFICE - TORONTO

WIDOW - THREE CHILDREN - wants position as housekeeper; thoroughly domesticated, would go West; good home for children more essential than remuneration. Box 188. Mail and Empire.

WOMAN, GOOD COOK AND MANAGER, desires home for self and child of 7; small remuneration. Box 1216 Star.

GENERAL HOUSEWORK - YOUNG MOTHER, quick, capable worker will be glad to hear of a comfortable home, where she can keep her baby with her. Box 604 Free Press.

HOUSEKEEPER, widow, desires post where little girl allowed. Box 4675 Telegram.