

**WHY DOES THE PRUDENTIAL**



hold its agents? Because it deals with them in a spirit of fairness and justice. It makes promotions on merit. It provides agents with really superior contracts and selling aids.

Write us about an agency.

**THE PRUDENTIAL INSURANCE CO. OF AMERICA**

Founded by JOHN F. DRYDEN, Pioneer of Industrial Insurance in America.  
 FORREST F. DRYDEN, President. Home Office, NEWARK, N.J.  
 Incorporated as a Stock Company by the State of New Jersey.

**An Ideal Life Assurance Company**

is that which can pay satisfactory returns to its policy holders and at the same time build up its policy reserves on a strong basis. Such a policy ensures security for the carrying out of all contracts, and places the company in the best possible position to maintain its surplus earnings. In both these features

**THE IMPERIAL LIFE ASSURANCE COMPANY**

has an exceptional record.  
**Several Good Agency Openings for Producers.**

ADDRESS: **Head Office - TORONTO**



ISSUES GUARANTEED CONTRACTS

JOHN P. MUNN, M.D.

President  
 CLARENCE H. KELSEY  
 Vice-President and Trustee  
 WILLIAM H. PORTER  
 Trustee  
 EDWARD TOWNSEND  
 Vice-President of Trusts and Real Estate

Good men, whether experienced in life insurance or not, may make direct contracts with this company, for a limited territory if desired, and secure for themselves, in addition to first year's commission, a renewal interest insuring an income for the future. Address the Company at its Home Office, No. 277 Broadway, N.Y.

**GROWING APAGE!**

Abundant prosperity has attended the operations of the

**Mutual Life of Canada**

during the past year in every department of its business.

Death losses were very much below the "expected" and as usual the expenses of conducting the business were very moderate.

**Policies in force January 1, 1912**  
**\$71,024,770.88**

**A TORONTO AGENCY**

WITH  
 Continuous Renewals for the **RIGHT MAN**  
 SEE  
**CONTINENTAL LIFE**

**CONTRACT.**  
 T. B. PARKINSON: Superintendent of Agencies  
 Continental Life Building, TORONTO

**The Excelsior Life Insurance Co.**

Established 1889 TORONTO, Canada  
 ALL PREVIOUS RECORDS BROKEN during the first six months of 1912.

New Insurance applied for	\$1,836,000.00
New Insurance Issued	1,719,048.50
Insurance in force	15,771,632.70
Cash Receipts, Premiums and Interest	310,640.55
Total Disbursements	\$44,638.38
Increases	153,814.85
Decrease	4,415.01

The Assets, reserve and Surplus Funds show corresponding increases  
 Where **Increases** are desirable—There are **Increases**.  
 Where **Decreases** are desirable—There are **Decreases**.  
 To be a **successful** agent, you must represent a **successful** company.  
 We have an opening for you, if you are a **worker**.  
**E. MARSHALL, General Manager. D. FASKEN, President**

**MOUNT ROYAL ASSURANCE COMPANY**

AUTHORIZED CAPITAL \$1,000,000  
 HEAD OFFICE: MONTREAL

President, Hon. H. B. Rainville Vice-President, J. M. Wilson  
**J. E. CLEMENT, Jr., General Manager**  
 Responsible Agents wanted in Montreal and Province of Quebec



**THE CHIEF DIFFICULTY** that confronts the new man entering the Life Insurance Field is the securing of **GOOD PROSPECTS**. This difficulty is eliminated when you write for an **INDUSTRIAL COMPANY**, the debits of which are an inexhaustible mine for both ordinary and industrial business.

**THE UNION LIFE ASSURANCE COMPANY**

HEAD OFFICE, - - TORONTO, CANADA  
 More Policyholders than any other Canadian Company.

