



THE EXCELSIOR LIFE COMPANY

A STRONG CANADIAN COMPANY
ESTABLISHED 1889.
SURPLUS ON POLICYHOLDERS'
ACCOUNT, \$886,818.03.

Write for Particulars of our New
Protection and Savings Policy.

HEAD OFFICE—
EXCELSIOR LIFE BLDG., TORONTO.

The London and Lancashire Life and General Assurance Association, Limited, of London, England,

offers excellent opportunities to young men desirous of permanently connecting themselves with a thoroughly reliable life company.

HEAD OFFICE FOR CANADA
164 St. James St. Montreal
ALEX. BISSETT - Manager for Canada

THE PRUDENTIAL has a large force of Canadian employees at work in every large city in the Dominion selling



Gibraltar-like life insurance policies and industriously paying death claims in afflicted homes day after day. The Prudential has throughout the United States and Canada Fifteen Million Policies in Force, equal to nearly twice the population of the Dominion, and indicating the popularity of this big American Company.

AGENTS WANTED.

The Prudential Insurance Co. of America

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



EQUITABLE ADVANTAGES

The holder of an Equitable agency contract benefits not only by the impregnable strength and prestige of the Society, but also through being able to offer a variety of policies that meet with precision the requirements of the insuring public. Profitable openings at various points in Canada for men of character and ability, with or without experience in life insurance.

The Equitable Life Assurance Society of the U.S.
120 Broadway, New York

Ask the Subscription Department
about our Special Book Offer

A SQUARE DEAL IN LIFE ASSURANCE



"First in the Northwest."

Do YOU know anything about "loadings"???

When the average Life Assurance Actuary figures out your premium he first finds the "net" premium, then adds to it a percentage called a "loading" to provide for expenses.

This method has been condemned by world famous actuaries for over half a century.

The Northwestern is the only Canadian Life Company that uses a scientific method of providing for expenses, and this results in

LOWER PREMIUMS

Write for our circular entitled "Life Assurance Rates" exposing the unsound methods generally followed and justifying our claim to be

Canada's only scientific Life Company.

The Northwestern provides the highest reserves of any Canadian Company.

The Northwestern Life

Assurance Company

WINNIPEG CANADA

The Travellers Life Assurance Company of Canada

Head Office - - - - - Montreal

HON. GEORGE P. GRAHAM, President

TO AGENTS:—Write the Home Office for particulars of direct renewal contract.

BANKERS LEAVE MONTREAL FOR CUBA

An official party from the Royal Bank of Canada left Montreal on April 3rd, en route for Havana, Cuba. The party was made up of Sir Herbert Holt, president, and three other members of the board of directors, Messrs. A. J. Brown, K.C., C. E. Neill, and C. H. Duggan. Mr. Neill,

general manager as well as a director of the bank, left for New York on April 2nd. The other members of the party left on April 3rd.

A visit by some of the officers and directors of the bank to the bank's southern territory is usually an annual event. From Havana the party will this year make trips to other important points in the Royal's branch system on the island. They will be away in all about three weeks.