

**INSURANCE COMPANIES**

**THE CANADA LIFE**

in each of the past 4 years has earned a substantially increased interest rate, and 1912 bids fair to exceed 1911.

Interest is a most important element in the earning of surplus, and this doubtless accounts for the fact that in each of the past 4 years the Canada Life has earned a larger surplus than ever before in its history.

N.B.—Favorable mortality and low expenses, the result of good management, have helped.

**CANADA LIFE ASSURANCE COMPANY**  
Head Office - - - Toronto

**CONFEDERATION LIFE ASSOCIATION**

Issues **LIBERAL POLICY CONTRACTS ON ALL APPROVED PLANS**  
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HEAD OFFICE - - - TORONTO

**The Standard Life Assurance Co. of Edinburgh**

Established 1825. Head Office for Canada: MONTREAL Que.  
Invested Funds.....\$ 65,115,110  
Investments under Canadian Branch..... 16,000,000  
Deposited with Canadian Government and Government Trustees, over..... 7,000,000  
Revenue, over..... 7,600,000  
Bonus declared..... 40,850,000  
Claims paid..... 147,446,000  
D. M. McGOUN, Mgr. F. W. DORAN, Chief Agent Ont.

**Northern Life Assurance Company of Canada LONDON ONTARIO**

The past year showed progress in every Department. We wrote more business than we ever did. Our Assets amount to nearly a million and a half. Our Reserves for the Security of Policyholders are nearing the million mark. Our Death rate was small, showing careful selection, and was paid for twice over by our interest income.

**1911**

W. M. GOVENLOCK, Secretary. JOHN MILNE, Managing Director.

**LONDON LIFE**

HEAD OFFICE - LONDON, Canada

The Company's splendid financial position, unexcelled profit results on maturing endowments and exceptionally attractive policies are strong features.

Full information from J. F. MAINE, Inspector, Industrial Agencies  
E. E. REID, Assistant Manager

**An Ideal Life Assurance Company**

is that which can pay satisfactory returns to its policyholders and at the same time build up its policy reserves on a strong basis. Such a course 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 Co. of Canada**

HAS AN EXCEPTIONAL RECORD  
SEVERAL GOOD AGENCY OPENINGS FOR PRODUCERS  
HEAD OFFICE, TORONTO

**The Swing of Success is with The Crown Life**

**TWO MILLIONS** IN APPLICATIONS RECEIVED FOR FIRST HALF OF 1912.

Excellent Agency Opportunities for the right kind of men who have in mind the future as well as the present, and are not afraid of hard work. Salary and Commission Contracts for Application Producers. Apply—  
WILLIAM WALLACE, General Manager.  
Head Office TORONTO

**Good Places for Men Who Work**

—who produce applications and deliver policies—who are tireless premium collectors—whose capacity for service is genuinely large. A sixty-year old Company with new policies and reasonable rates. Plenty of productive territory.

**UNION MUTUAL LIFE INSURANCE CO. Portland, Maine**

FRED. E. RICHARDS, PRESIDENT. HENRI E. MORIN SUPERVISOR  
For Agencies in the Western Division, Province of Quebec and Eastern Ontario, apply to WALTER I. JOSEPH, Manager, 151 St. James Street, Montreal.  
For Agencies in Western Ontario, apply to E. J. ATKINSON, Manager, 107 Manning Chambers, 72 Queen St. West, Toronto.

**Build YOUR OWN AGENCY** with a CONTINENTAL LIFE Renewal Contract. Openings in several good towns and cities. Continental Life Bldg., Toronto

**The Federal Life Assurance Company**

Agents of character and ability wanted to represent this old established Company in Western Canada. To the right men liberal contracts will be given. Apply to

R. S. ROWLAND, Provincial Manager .. Winnipeg, Man.  
J. P. BRISBIN, " " .. Regina, Sask.  
T. W. F. NORTON, " " .. Calgary, Alta.  
T. MACADAM, " " .. Vancouver, B.C.

or to the  
**HOME OFFICE at HAMILTON, ONT.**