

**WRITE TO-DAY.**



We want capable representatives and have places for them. This is your opportunity.

Write us about an Agency.

**THE PRUDENTIAL INSURANCE CO. OF AMERICA**  
 FORREST F. DRYDEN, President. Home Office, NEWARK, N.J.  
 incorporated as a Stock Company by the State of New Jersey.

**THE CHRONICLE**

is filed regularly in leading office throughout Canada; advertising in its columns has a permanent value.

**Union Assurance Society Limited**

OF LONDON, ENGLAND.  
 [Fire Insurance since A.D. 1714]

Canadian Branch:  
 Corner St. James and McGill Streets, Montreal  
 T. L. MORRISEY, - Resident Manager  
 Agencies throughout the Dominion.

**The Excelsior Life Insurance Co.**

Established 1889 TORONTO, Canada  
 Head Office  
 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 Increase \$44,638.38 153,814.85  
 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

**The LIFE AGENTS MANUAL, \$3.00**  
 THE CHRONICLE - MONTREAL



**Transacts:**  
 PERSONAL ACCIDENT FIDELITY GUARANTEE  
 SICKNESS BURGLARY and  
 LIABILITY (all kinds) LOSS OF MERCHANDISE and  
 AUTOMOBILE PACKAGES THROUGH THE MAIL  
 INSURANCE

Applications for direct Agencies invited.  
 ELECTRICAL BANK and STORE PROTECTION  
 SPRINKLER SUPERVISORY SERVICE  
 NIGHT WATCHMEN'S SIGNAL and FIRE ALARM SYSTEMS  
 Head Office, GRESHAM BUILDING MONTREAL  
 302 ST. JAMES STREET  
 F. J. J. STARK, General Manager.

**ATLAS ASSURANCE COMPANY**

LIMITED, of LONDON, ENGLAND

Established in the REIGN of GEORGE III  
 Income exceeds \$ 7,250,000  
 Funds exceed 17,900,000

Including the Fully Subscribed Capital, the resources of the Company exceed \$28,900,000.

Head Office for Canada - MONTREAL  
 MATTHEW C. HINSHAW, Branch Manager Active and Influential Agents Wanted

The Canadian Bankers' Association will hold its annual meeting at Winnipeg in September.

It has been the experience of the life insurance business, that there is a tendency toward a greater demand for life insurance protection in times when business generally is receding or at a lower ebb than normal.—Insurance World.

The Canadian Surety Company of Toronto has been formed as a subsidiary of the American Surety Company of New York. It will re-insure in Canada the business of the American Surety Company and take over its agency organization here. Mr. W. H. Hall, formerly manager for Canada of the American Surety, is general manager, and Mr. W. H. Burgess, secretary.