

THE EXCELSIOR LIFE INSURANCE COMPANY

Head Office: TORONTO, CANADA.

Assets \$ 2,842,654.08

Insurance in Force \$15,000,000.00

Security and Profit are what intending insurers desire, both obtained under "Excelsior" policies which also contain the "Last Word" in liberal features.

The Reason the Company has been able to pay satisfactory profits is because it has been continuously foremost in those features from which profits are derived.

In 1911 Interest Earnings 7.33 per cent.
Death Rate 34 per cent of expected.
Expenses decreased 2.50 per cent.

Agents Wanted: to give either entire or spare time.

E. MARSHALL,
General Manager

D. FASKEN,
President.

THE WESTERN ASSURANCE COMPANY

Incorporated In 1851

ASSETS,	\$3,213,438.28
LIABILITIES,	469,254.36
SECURITY TO POLICY- HOLDERS	2,744,183.92

LOSSES paid since organization of Company
\$54,069,727.16

DIRECTORS:

Hon. GEO. A. COX, President
W. R. BROCK, Vice-President
W. B. MEIKLE, Managing Director

Head Office: - Toronto

Esterbrook Steel Pens

250 Styles

Ask
Your
Stationer

For ornamental and shaded writing, Esterbrook's Extra-fine Elastic No. 128 is an ideal pen. Its fine point and wonderful elasticity make it particularly adapted to this style of penmanship.

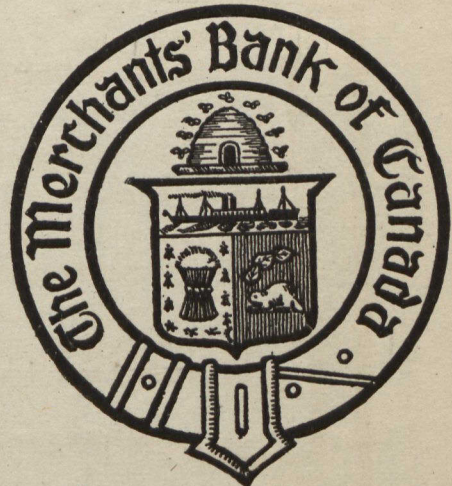
There's an Esterbrook Pen to suit every writer.

Write for illustrated booklet.

Brown Bros., Limited
Canadian Agents
Toronto

The Esterbrook Steel Pen Mfg. Co.

95 John Street, New York.
Works, Camden, N. J.



Paid-up Capital	-	-	\$6,747,680
Reserve Funds	-	-	6,559,478

187 Branches in Canada.

Extending from the Atlantic to the Pacific.

Savings Department at all Branches.

Deposits received of \$1.00 and upward, and interest allowed at best current rates

General Banking Business.