

## YOU CAN TALK GUARANTEES--- NOT ESTIMATES when you sell Prudential policies.



Write us about an agency.

THE PRUDENTIAL INSURANCE CO. OF AMERICA

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

In your business you are naturally trying to succeed. You will be sure of the greatest success, when your efforts are backed by a strong, progressive company, such as

THE  
**IMPERIAL LIFE ASSURANCE COMPANY  
OF CANADA**

Attractive agency contracts available to men of ability who can produce business.

For particulars address,

Head Office, 24 KING STREET EAST, TORONTO

**NOW READY**

## Lovell's Business Directory.

of the

Cities of MONTREAL and QUEBEC, for 1912-13

Containing an Index to Streets, and the Name, Business and Address of every firm or Person doing Business in Montreal and Quebec.

PRICE, \$5.00

Corrected up to March.

**JOHN LOVELL & SON, LTD.,  
PUBLISHERS** 23 St. Nicholas St., MONTREAL

May 10th, 1912.

## THE CHRONICLE

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

## 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.

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 are 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 31 per cent. of Expected.

Expenses decreased 250 per cent.

Wanted agents, to give either entire or spare time.

E. MARSHALL, General Manager. D. FASKEN, President.

## The WATERLOO Mutual Fire Insurance Co.

ESTABLISHED IN 1863

HEAD OFFICE : WATERLOO, ONT.

TOTAL ASSETS 31st DEC., 1910, \$708,408.66

POLICIES IN FORCE IN WESTERN ONTARIO OVER 30,000

WM. SYDER, President,

GEORGE DIEBEL, Vice-President

FRANK HAIGHT,  
Manager

T. L. ARMSTRONG,  
Inspector.



**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.

