

# 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.

## BRITISH AND CANADIAN UNDERWRITERS

OF NORWICH, ENGLAND.

ASSETS - - \$10,457,000

Head Office for Canada, - TORONTO.  
JOHN B. LAIDLAW, Manager.

Chief office for Quebec,  
Lake of the Woods Bldg., - MONTREAL.  
JOHN MacEWEN, Superintendent.

**AGENTS WANTED.**

## Union Mutual Life Insurance Co.

Of Portland Maine.

FRED. E. RICHARDS, President.

Accepted value of Canadian Securities held by Federal Government for protection of policyholders, \$1,206,576.

All policies issued with Annual Dividends on payment of second year's annual premium.

Exceptional opening for Agents, Province of Quebec and Eastern Ontario.

**WALTER I. JOSEPH, Manager,**  
151 St. James Street, Montreal.

## Union Assurance Society Limited

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

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

"Pre-eminence in Benefits to Policyholders  
The Watchword.

## THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK

PAID TO POLICYHOLDERS in 1911  
**\$57,353,726.13**  
RECEIVED FROM POLICYHOLDERS in 1911  
**\$55,582,183.20**  
EXCESS OF PAYMENTS OVER RECEIPTS  
**\$1,771,542.93**

PAID DIVIDENDS in 1911  
**\$13,631,857.73**  
APPORTIONED FOR DIVIDENDS IN 1912  
**\$15,146,685.72**

**MUTUAL LIFE AGENTS MAKE MOST MONEY  
BECAUSE  
MUTUAL LIFE POLICIES SELL MOST FREELY**

For terms to producing agents, address :

**George T. Dexter**

2nd VICE PRESIDENT

34 Nassau Street New York, N.Y.

## THE LAW UNION & ROCK

INSURANCE CO. LIMITED, LONDON. Founded in 1806

Assets Exceed - **\$45,000,000.00**

Over \$6,000,000 invested in Canada.  
FIRE and ACCIDENT RISKS accepted.  
Canadian Head Office : 112 St. James Street, Corner Place d'Armes  
MONTREAL.

Agents wanted in unrepresented towns in Canada.  
W. D. AIKEN, Superintendent. { J. E. E. DICKSON  
Accident Dept. { Canadian Manager