

**PRUDENTIAL POLICIES ARE
NON-PARTICIPATING.**



Prudential agents talk facts and guarantees. This saves time and promotes satisfaction.

**WE WANT MORE AGENTS.
WRITE US.**

THE PRUDENTIAL INSURANCE CO'Y OF AMERICA

Incorporated as a Stock Company by the State of New Jersey.
FORREST F. DRYDEN, President.

HOME OFFICE, NEWARK, N. J.

**BIG OPPORTUNITY
For BIG MEN.**

If you are a man of ability and desire a permanent connection, we need you and you need us.

Here is our record.

	1909	1910	1911
Policyholders Net Surplus	\$503,434	\$636,902	\$781,550
Assurance in Force	26,507,691	30,455,859	34,518,000
Income (Premiums and Interest)	1,205,736	1,370,560	1,545,527

Surely a good Company to represent.

**The Imperial Life Assurance Company
of Canada**

Head Office - - - - **TORONTO.**

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.

Established 1889

Head Office : Excelsior Life Building, **TORONTO.**
Insurance in Force, Dec. 31st, 1910 **\$14,000,000.00**
Available Assets **2,552,863.49**

1910 was a BANNER YEAR
Yet for the first nine months of 1911

INSURANCE APPLIED for INCREASED \$815,000
EXPENSE RATIO DECREASED 15 per cent.
DEATH CLAIMS DECREASED 35 per cent.

Security for Dependents. Satisfaction for Insurers.
Excellent opportunity for energetic field men to secure liberal permanent contracts.
D. FASKEN, President. **E. MARSHALL, General Manager.**

THE BENALLACK

Lithographing & Printing
Co., Limited.

80-82 Victoria Square, - MONTREAL.



ISSUES GUARANTEED CONTRACTS

JOHN P. MUNN, M.D.
PRESIDENT

FRANCIS GUNTER
CLARENCE H. KELSEY
First Vice-Chairman and Director
WILLIAM H. PORTER
Director
EDWARD TOWNSEND
First Vice-President, Vice-President

Good men, whether experienced in life insurance or not, may make direct contracts with this company, for a limited territory if desired, and secure for themselves, in addition to first year's commission, a renewal interest insuring an income for the future. Address the Company at its Home Office, No. 277 Broadway, N. Y.



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.

