

**The People Want Low-Cost**



Life Insurance Policies. **THE PRUDENTIAL** sells them. We want **YOU** to sell them.

Write Us About An Agency. Good Contract  
**THE PRUDENTIAL INSURANCE CO. OF AMERICA**  
 Founded by JOHN F. DRYDEN Pioneer of Industrial Insurance in America  
 FORREST 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

Organized 1850

ISSUES GUARANTEED CONTRACTS

**JOHN P. MUNN, M.D.**  
 PRESIDENT  
 FRANCIS CROFTES  
**CLARENCE H. KELSEY**  
 Vice-Treasurer and Trust Co.  
**WILLIAM H. PORTER**  
 Trust Co.  
**EDWARD TOWNSEND**  
 Vice-President of Prudential Fire Bank

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.

**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 2.50 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., 1911, \$7725,000.00  
 POLICIES IN FORCE IN WESTERN ONTARIO OVER 30,000

WM. SNIDER, President. GEORGE DIEBEL, Vice-President  
 FRANK HIGHT, Manager. ARTHUR FOSTER, Inspe



**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.

