

The Prudential Holds its Agents



It has satisfied men in its service who have been with it more than twenty-five years. Are you satisfied with your present position?

WRITE US ABOUT AN AGENCY.

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.

Will be Issued in March.

LOVELL'S BUSINESS

Classified Directory of the Cities of Montreal and Quebec, for 1912-13

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

PRICE, \$2.00

Will be corrected up to February. Orders for Subscriptions and Advertisements should be sent to

JOHN LOVELL & SON, LTD.,
PUBLISHERS 23 ST. NICHOLAS STREET

THE CHRONICLE

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

GROWING APACE!

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 \$615,000
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 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 20,000

WM. SNIDER, 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.

