

**THE NEW PREMIUM REDUCTION POLICY**

of The Prudential Provides for a first year's premium approximating the premium charged by participating Companies. The second year's premium is reduced to a figure slightly lower than The Prudential's regular rate and stays the same until maturity policy.

Agents Wanted.

**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**



**JOHN P. MUNN, M.D.**

President

PRINCIPAL COMMITTEE

CLARENCE H. KELSEY

First Vice-President and Trust Co.

WILLIAM H. PORTER

Trust Co.

EDWARD TOWNSEND

First Vice-President of Trust Co. of New York

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.

**MOUNT ROYAL ASSURANCE COMPANY**

AUTHORIZED CAPITAL, \$1,000,000

HEAD OFFICE: MONTREAL

President, Hon. H. B. Rainville Vice-President, J. M. Wilson

J. E. CLEMENT, Jr., General Manager

Responsible Agents wanted in Montreal and Province of Quebec



**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.

