INSURANCE COMPANIES

North American Life

Assurance Company

"Solid as the Continent."

PRESIDENT: EDWARD GURNEY

VICE-PRESIDENTS: L. GOLDMAN, J. K. OSBORNE
MAN. DIRECTOR: L. GOLDMAN, A.I.A., F.C.A.
SECRETARY: W. B. TAYLOR, B.A., LL.B.
ASSISTANT SECRETARY: W. M. CAMPBELL
ACTUARY: D. E. KILGOUR, M.A., A.I.A., F.A.S.
INCOME, 1911, \$2,295,176.98

ASSETS, \$12,313,107 NET SURPLUS, \$1,300,784

For particulars regarding Agency openings write to the

Home Office

TORONTO



The Home Life Association of Canada

> Head Office Home Life Building, Toronto

Issues all POPULAR PLANS of Life Insurance Free from Restrictions, with Liberal Pri-vileges and Generous Guaran-

Write for illustrative pamphlets. H. POLLMAN EVANS. President

J K. McCUTCHEON,
Managing Director A. J. WALKER, Secretary-Treasurer

The Western Empire Life Assurance Company

Head Office: 701 Somerset Block, Winnipeg, Canada

Low Premiums combined with high Cash Guarantees, with Capital and Assets to back them more than sufficient, make the Policy Contracts of this Company unusually attractive.

Agents who are Proven Producers can secure an attractive contract with exclusive territory.

WM. SMITH, Managing Director.

AGENTS

EXCELLENT CONTRACTS OFFERED

Gresham Life Assurance Society, Ltd. MONTREAL

Established 1848

Funds \$50 000,000

ARCH. R. HOWELL, Manager for Canada

Your enquiry for Terms will be regarded confidential

THE POLICYHOLDERS

A Stock Mutual Life Company.

MUTUAL A Sign of the times

The most in Life Insurance for the least in money WE GIVE GUARANTEES - - - NOT ESTIMATES

A. M. Featherston, Gen. Mgr. 503 Temple Bldg., Toronto, Ont.

"COMMERCIAL INSURANCE"

Great Business Houses have long seen the wisdom of protecting themselves against the untimely death of

Naturally, these large concerns require, and secure, the best obtainable in Life Insurance.

The fact that the Great-West Life is writing so large a proportion of this business speaks for itself.

Over \$80,000,000 now in force.

THE GREAT-WEST LIFE ASSURANCE COMPANY

WINNIPEG

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 Jan. 1, 1912

\$71,024,770.88

SUN LIFE OF CANADA

- 1911 -

\$ 43,900,885.98

Surplus over all liabilities, and Capital Company's Standard ... Income, 1911 Income, 1911 ... Assurances in Force ... Assurances paid for in 1911 ...

4,717,073.73 10,557,335.52 164,572,073.00 26,436,781.19

Ask for Leaflet entitled "Prosperous and Progressive."

SUN LIFE POLICIES ARE EASY TO SELL

The PRUDENTIAL LIFE INSURANCE COMPANY

Head Office

Winnipeg, Manitoba

Authorized Capital
Subscribed (apital
INSURANCE IN FORCE
Premium Income

A YOUNG, VIGOROUS, PROGRESSIVE COMPANY WE HAVE OPENINGS FOR YOU IF YOU HAVE ABILITY

G. H. MINER, Managing Director

SPOTS NO WEAK

THE LIGHT DOMINION LIFE

DEATH RATE of the is only one of the reasons its agents can show such GOOD ACTUAL RESULTS TO POLICYHOLDERS.

Mortality Rate—1911: Only one-third of that expected on the Government basis.

Interest Rate in 1911—7.96%.

Supt. of Agencies—FRED. HALSTEAD. | President—Thos. HILLIARD Head Office - WATERLOO, ONT.