The Prudential Policy



presents clear facts. People accept it accordingly.

Agents Wanted.

THE PRUDENTIAL INSURANCE CO. OF AMERICA.

FORREST F. DRYDEN, President

Home Office, Newark, N.J.

Incorporated as a Stock Company by the State of New Jersey

CONFEDERATION LIFE Head Office, Toronto

UNCONDITIONAL ACCUMULATION POLICIES

GUARANTEED Extended Term Insurance Cash Loans Cash Value Paid-up Policy

Montreal Office: 226-230 St. James Street

J. G. BRUNEAU, Prov. Manager J. P. MACKAY - - Cashier A. P. RAYMOND,

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All communications regarding any of the above magazines will receive prompt attention when addressed to any of the following offices:—

35-45 St. Alexander St., Montreal, Que. 44-46 Lombard St., Toronto, Ont. 206 Broadway, New York, N. Y.

SIX FACTS

From the 67th ANNUAL REPORT of the

CANADA LIFE ASSURANCE CO.

In important respects the Company in 1913 excelled its record for any previous year in its history.

1. THE SURPLUS EARNED in 1913 was \$1,709,959.-66, exceeding by over \$179,000 the earnings of 1912, and by a much larger amount the earnings of 1912, and by a much larger amount the earnings of any previous year. The present nets surplusis \$6,183,278.39.

2. THE INCOME of \$8,094,885.70 was greater than that of the previous year by \$698,125.96 and the greatest in the Company's history. The rate of interest earned, which had been steadily advancing since 1899, was further improved in 1913. This is an important factor in producing surplus.

3. THE ASSETS were increased by \$3,860,271.32 and now stand at \$52,161,794.81.

4. THE TOTAL ASSURANCES now in force are for \$153,121,363,94, an increase of over \$8,273,000 in the year.

5. THE PAYMENTS TO POLICY HOLDERS in 1913 totalled \$2,878,016.11, an increase of \$415,051.31 over those of 1912. In addition to this, LOANS TO POLICY HOLDERS on security of their policy contracts were made for \$1,692,248.71.

6. THE MORTALITY of the year was again more favorable than the expectation, and this, with a continued LOW EXPENSE RATIO, contributed to the earning of a record surplus.

NORTH AMERICAN LIFE ASSURANCE CO.

Insurance in Force over - - Assets - - - - - - Net Surplus - - - -- \$52,000,000.00 14,043,814.69 1,781,117.49 Income



EDWARD GURNEY, President

L. GOLDMAN, First Vice-President and Managing Director.

J KERR OSBORNE, Second Vice President.

W. B. TAYLOR, B. A. L. L. B. Secretary

W. M. CAMPBELL, Assistant Secretary D. E. KILGOUR, A. I. A., F. A. S. Actuary

E. J. HARVEY, Supervisor of Agencies

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