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'Y OF AMERICA
Incorporated as a Stock Company by the State of New Jersey.
JOHN. F. DRYDEN, President.
HOME OFFICE, NEWARK, N. J.

THE IMPERIAL LIFE ASSURANCE COMPANY OF CANADA

1897 AN UNEQUALLED RECORD 1911

Year Dec. 31st	Premium and Interest Income	Total Assets	Rate of Interest Earned.	Assurance in Force
1897	$ 37,416.09	$ 336,247.89	4.01%	$ 1,185,725
1901	360,180.95	1,344,126.61	5.40%	10,524,731
1905	800,034.84	2,840,725.23	5.52%	19,672,664
1910	1,370,550.38	6,147,329.99	6.52%	30,455,859

FIRST AND PARAMOUNT—ABSOLUTE SECURITY TO POLICYHOLDERS

The Company will be pleased to enter into negotiations for Agency representation

HEAD OFFICE, - TORONTO, CANADA

Organized 1850

ISSUES GUARANTEED CONTRACTS

JOHN P. MUNN, M.D.
PRESIDENT

FINANCE COMMITTEE
CLARENCE H. KELSEY
Pres. Title Guarantee and Trust Co.
WILLIAM H. PORTER
Banker
EDWARD TOWNSEND
Pres. Importers & Traders Nat. 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.

FOR POLICYHOLDERS ONLY.

During the past five years the

MUTUAL LIFE of Canada

Has earned in profits for its policyholders

$2,262,158

Being 23.43 per cent. of the premiums received for that period

PROFITS EARNED IN:

1906	1907	1908	1909	1910
$335,325	$381,146	$428,682	$501,922	$615,083

PROFITS EARNED IN PER CENT OF PREMIUMS RECEIVED:

1906	1907	1908	1909	1910
20.9 p.c.	21.99 p.c.	22.56 p.c.	24.49 p.c.	27.39 p.c.

HEAD OFFICE - - WATERLOO, ONT.

The Continental Life Insurance Co.

SUBSCRIBED CAPITAL, $1,000,000.00
HEAD OFFICE - - - - TORONTO
GEO. B. WOODS, PRESIDENT & MANG. DIRECTOR
CHARLES H. FULLER, - SECRETARY & ACTUARY
Several Vacancies for Good Live GENERAL AGENTS and PROVINCIAL MANAGERS.
Liberal Contracts to First Class Men
Apply GEO. B. WOODS, Managing Director

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 five months of 1911

INSURANCE APPLIED for INCREASED $350,000
EXPENSE RATIO DECREASED - - 15 per cent
DEATH CLAIMS DECREASED - - - 35 per cent

Satisfactory Profits to Policyholders during four quinquennials.
Excellent opportunity for good field men to secure liberal permanent contracts.

D. FASKEN, President. E. MARSHALL, General Manager.

The LIFE AGENTS' MANUAL

NEW and ENLARGED EDITION (FOURTEENTH)
in preparation.

THE CHRONICLE - - - MONTREAL

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.