

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 SILENT COMMENDATION

of some twenty-five hundred Policy-holders of The Great-West Life, who, needing more Insurance, have again and again applied to the Company for additional protection—may well be observed by those who have yet to choose the best obtainable in Life Insurance.

Ask for rates and printed matter.

THE GREAT-WEST LIFE ASSURANCE COMPANY
 HEAD OFFICE - - - WINNIPEG



The Home Life Association of Canada
 Head Office
 Home Life Building, Toronto

Issues all POPULAR PLANS of Life Insurance. Free from Restrictions, with Liberal Privileges and Generous Guarantees.

Write for illustrative pamphlets.
 H. POLLMAN EVANS, President
 J. K. McCUTCHEON, Managing Director
 A. J. WALKER, Secretary-Treasurer

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

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.

SUN LIFE OF CANADA
 — 1911 —

Assets	-	\$43,900,885 98
Surplus over all liabilities, and Capital	-	
Company's Standard	-	4,717,073 73
Income, 1911	-	10,557,335 52
Assurances in Force	-	164,572,073 00
Assurances paid for in 1911	-	26,436,781 19

Ask for Leaflet entitled "Prosperous and Progressive."

Sun Life Policies are easy to sell

GRESHAM LIFE ASSURANCE SOCIETY, LIMITED

Established 1848. Funds \$50,000,000

Branches on the Continent of Europe, in India, Egypt, South Africa, South America, West Indies, Canada.

AGENTS WANTED

Head Office for Canada - - Montreal

THE PRUDENTIAL LIFE INSURANCE COMPANY
 Head Office - - - Winnipeg

Authorized Capital	\$1,000,000 00
Capital Subscribed	900,000 00
Insurance in force over	6,000,000 00

We have one or two good openings for energetic agents alive to the opportunities of Western Canada.

G. H. MINER - - Managing Director

EXCELSIOR LIFE INSURANCE COMPANY
 HEAD OFFICE, TORONTO, ONT.
 Insurance in force - - \$14,921,762
 Available Assets - - - 2,842,654

INTEREST EARNINGS

are the main source of profit to the policy-holders of a life insurance company. An increase of one per cent. in the rate of interest earned means an increased income of \$10,000 for each \$1,000,000 invested.

THE DOMINION LIFE

earned **7.96** per cent. interest in 1911, a rate 2 per cent. higher than that earned by the average Canadian company.

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

A Toronto Agency with continuous renewals to the **RIGHT MAN. See CONTINENTAL LIFE Contract.** T. B. PARKINSON, Supt. of Agencies, Continental Life Bldg., Toronto.