

Assets, over \$291,000,000
 Liabilities, nearly 267,000,000
 Capital and Surplus, over 24,000,000
 (DECEMBER 31, 1912)



These funds are invested in securities of the highest grade, purchased under most favorable conditions.

Agents Wanted. Good Contract.

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.

S. CARSLY & CO.

Stock and Bond Brokers

Members Montreal Stock Exchange
 151 Notre Dame Street West, MONTREAL
 *Phone Main 6548. Orders Executed in all Markets.

The WATERLOO

Mutual Fire Insurance Co.

ESTABLISHED IN 1863

HEAD OFFICE : WATERLOO, ONT.

TOTAL ASSETS 31st DEC., 1911, \$772,000.00
 POLICIES IN FORCE IN WESTERN ONTARIO OVER 30,000

WM. SNIDER, President, GEORGE DIEBEL, Vice-President,
 FRANK HAIGHT, Manager, ARTHUR FOSTER, Inspector.

Telephone Main 2540

ROBERT MILLER & CO.

CHARTERED ACCOUNTANTS
 Commercial and Municipal Audits and Investigations
 Liquidations and Insolvencies.

ROBERT MILLER, C.A., F.C.A., (Can.) C.A. (Scot.)
 Cable Address, Western Union Code, "Accuracy" Montreal
 Quebec Bank Building MONTREAL

THE LIFE AGENTS' MANUAL - - \$3.00
 Published by The Chronicle, Montreal.

BRITISH COLONIAL FIRE INSURANCE COMPANY

Office: ROYAL BUILDING, 2 Place d'Armes, - Montreal.

Full Deposit with Dominion Government.
 Licensed to transact in Canada the business of Fire Insurance.

SECURITY TO POLICYHOLDERS \$507,559.01.
 AGENTS WANTED IN UNREPRESENTED DISTRICTS.

President: HON. C. E. DUBORD, Director and Secretary: THEODORE MEUNIER, Manager: H. W. THOMSON.

INSPECTORS: GAVIN BROWNE, JR., 51 Yonge Street, Toronto, Ontario. R. T. BROWN, P. O. Box 849, Regina, Sask.
 B. A. CHARLEBOIS, P. O. Box 208, Montreal, Que.

The Excelsior Life Insurance Co.

Established 1899 TORONTO, Canada
 Head Office ALL PREVIOUS RECORDS BROKEN during the first six months of 1912.
 New Insurance applied for \$1,836,000.00
 New Insurance issued 1,719,048.50
 Insurance in force 15,771,632.70
 Cash Receipts, Premiums and Interest 310,640.55
 Total Disbursements Increase \$44,638.38 153,814.85
 Decrease 4,415.01

The Assets, reserve and Surplus Funds show corresponding increases

Where increases are desirable—There are increases.
 Where decreases are desirable—There are decreases.

To be a successful agent, you must represent a successful company.

We have an opening for you, if you are a worker.
 E. MARSHALL, General Manager. D. FASSEN, President.

The Equity Fire Insurance Co.

TORONTO, CAN.

WM. GREENWOOD BROWN, General Manager

GENERAL AGENTS:

A. B. Powell, Interim Branch Manager, Montreal
 Brown Clarke Agency, Winnipeg
 Young & Lorway, Sydney, B.C.
 McCullum, Hill & Co., Regina.
 Faulkner & Co., Halifax,
 W. S. Holland, Vancouver,
 Geo. A. Lavis, Calgary
 J. M. Queen, St. John, N.B.

ATLAS ASSURANCE COMPANY LIMITED, of LONDON, ENGLAND

Established in the REIGN of GEORGE III
 Income exceeds \$ 7,250,000
 Funds exceed 17,900,000

Including the Fully Subscribed Capital, the resources of the Company exceed \$28,900,000.

Head Office for Canada - MONTREAL
 Active and Influential Agents Wanted.
 MATTHEW C. HINSHAW, Branch Manager