

**INSURANCE COMPANIES**

**THE CANADA LIFE**

in each of the past 4 years has earned a substantially increased interest rate, and 1912 bids fair to exceed 1911.

Interest is a most important element in the earning of surplus, and this doubtless accounts for the fact that in each of the past 4 years the Canada Life has earned a larger surplus than ever before in its history.

N.B.—Favorable mortality and low expenses, the result of good management, have helped.

**CANADA LIFE ASSURANCE COMPANY**  
Head Office - - Toronto

**CONFEDERATION LIFE ASSOCIATION**

Issues LIBERAL POLICY CONTRACTS ON ALL APPROVED PLANS

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HEAD OFFICE - - TORONTO

**The Standard Life Assurance Co. of Edinburgh**

Established 1825, Head Office for Canada: MONTREAL Que.  
Invested Funds.....\$ 65,115,110  
Investments under Canadian Branch.....16,000,000  
Deposited with Canadian Government and Government Trustees, over.....7,000,000  
Revenue, over.....7,600,000  
Bonus declared.....40,850,000  
Claims paid.....147,446,000  
D. M. McGOUN, Mgr. F. W. DORAN, Chief Agent Ont.

**Northern Life Assurance Company of Canada**  
LONDON, ONTARIO

**1911**

The past year showed progress in every Department. We wrote more business than we ever did. Our Assets amount to nearly a million and a half. Our Reserves for the Security of Policyholders are nearing the million mark. Our Death rate was small, showing careful selection, and was paid for twice over by our interest income.

W. M. GOVENLOCK, Secretary. JOHN MILNE, Managing Director.

**LONDON LIFE**

HEAD OFFICE - LONDON, Canada

The Company's splendid financial position, unexcelled profit results on maturing endowments and exceptionally attractive policies are strong features.

Full information from J. F. MAINE, Inspector, Industrial Agencies  
E. E. REID, Assistant Manager

**An Ideal Life Assurance Company**

is that which can pay satisfactory returns to its policyholders and at the same time build up its policy reserves on a strong basis. Such a course ensures security for the carrying out of all contracts, and places the company in the best possible position to maintain its surplus earnings. In both these features

**The Imperial Life Assurance Co. of Canada**

HAS AN EXCEPTIONAL RECORD

SEVERAL GOOD AGENCY OPENINGS FOR PRODUCERS  
HEAD OFFICE, TORONTO

1911 - \$2,700,000  
1912 - 4,000,000  
1913 - 6,000,000

These Figures indicate the Progress in New Business—Past, Present and Future—of the

**CROWN LIFE INSURANCE CO.**  
Head Office, TORONTO, CANADA

Profitable Agency Opportunities for Producers on Salary or Commission. Apply  
WILLIAM WALLACE, General Manager.

**Good Places for Men Who Work**

—who produce applications and deliver policies—who are tireless premium collectors—whose capacity for service is genuinely large. A sixty-year old Company with new policies and reasonable rates. Plenty of productive territory.

**UNION MUTUAL LIFE INSURANCE CO.**  
Portland, Maine

FRED. E. RICHARDS, PRESIDENT. HENRI E. MORIN SUPERVISOR  
For Agencies in the Western Division, Province of Quebec and Eastern Ontario, apply to WALTER I. JOSEPH, Manager, 151 St. James Street, Montreal.  
For Agencies in Western Ontario, apply to E. J. ATKINSON, Manager, 107 Manning Chambers, 72 Queen St. West, Toronto.

**Build YOUR OWN AGENCY** with a CONTINENTAL LIFE Renewal Contract. Openings in several good towns and cities. Continental Life Bldg., Toronto



**Help Wanted and Help Given**

We want life insurance salesmen. We help our staff to success in a number of valuable ways.

WRITE US ABOUT AN AGENCY.

**THE PRUDENTIAL INSURANCE COMPANY OF AMERICA**  
Founded by JOHN F. DRYDEN, Pioneer of Industrial Insurance in America  
FORREST F. DRYDEN, President Home Office, NEWARK, N.J.  
Incorporated as a Stock Company by the State of New Jersey