

The Prudential Provides



the policies and the prestige,
the agent, the personality and
the push. The sum total is
success.

Write us
about an Agency.

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.

THE CHRONICLE

is filed regularly in leading offices
throughout Canada; advertising in
its columns has a **permanent**
value.

Union Assurance Society Limited

OF LONDON, ENGLAND.

[Fire Insurance since A.D. 1714]

Canadian Branch:

Corner St. James and McGill Streets, Montreal

T. L. MORRISEY, - Resident Manager

Agencies throughout the Dominion.

The Excelsior Life Insurance Co.

Established 1889

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 . . . \$44,638.38

Decrease . . . 4,415.01

153,814.85

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. FASKEN, President.

The LIFE AGENTS MANUAL, \$3.00

THE CHRONICLE - MONTREAL

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

MATTHEW C. HINSHAW, Branch Manager

Active and Influential Agents Wanted

INSURANCE NOTES & NEWS

Mr. Frank Sanderson, consulting actuary, Toronto, with his son has sailed for a two months' trip to Great Britain, to return early in September.

Mr. H. R. S. McCabe, who for the past six years has been connected with the London & Lancashire Life, latterly as manager of the Central Canada Branch, Winnipeg, has resigned and, it is understood, will assume an important position with a new life office now in course of formation, which will have its headquarters in one of the Western Cities.

A non-board local agent, losing his business because one of his companies went into liquidation and another into the hands of a receiver, complained that other agents were stealing his risks. "Your case, my friend," said a fellow agent, "is like that of the negro who bemoaned the fact that he didn't lock his chicken house the night before; but investigation proved that none of the fowls were stolen—the door blew open and they just went back home!"

—J. L. Cunningham.

Mr. Henry Brown, general manager of the Century Insurance Company, Edinburgh, has recently concluded a prolonged visit to Canada, undertaken for the purpose of making a first-hand study of conditions here.

* * * *

Mr. Thomas C. Moore, for several years past superintendent of agencies in Canada for the German-American, has been elected vice-president and manager of the Potomac Fire of Washington, D.C.

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What is to be the future for fraternalists? That is a question which at the present time is puzzling some of the leading fraternalists. To consolidate with regular legal reserve companies seems to be the best way out of the difficulty, and we are informed that one of the large companies is at the present time offering terms upon which various associations may be taken over. Strange to say, the official staff of most fraternalists would rather face absolute failure than to knock at the door of legal reserve companies and yet such a step seems imperative.—*Insurance World*.