

**THE LONDON & LANCASHIRE  
LIFE & GENERAL ASSURANCE  
ASSOCIATION, LIMITED**

Offers Liberal Contracts to Capable Field Men  
GOOD OPPORTUNITIES FOR MEN TO  
BUILD UP A PERMANENT CONNECTION  
We particularly desire Representatives for the  
City of Montreal.  
Chief Office for Canada:  
164 ST. JAMES, STREET, MONTREAL.  
ALEX. BISSETT, Manager for Canada.

**Waterloo Mutual Fire Ins. Co.**

ESTABLISHED IN 1863  
Head Office, Waterloo, Ont.  
Total Assets 31st Dec., 1910.....\$705,926.07  
Policies in force in Western Ontario  
over..... 30,372.00  
W.M. SNIDER, President  
GEO. DEIBEL, Vice-President  
FRANK HAIGHT, Manager  
T. L. ARMSTRONG, Inspector

**British America  
Assurance Company**

— A. D. 1833 —

Head Office - - TORONTO

Board of Directors:

Hon. Geo. A. Cox - - President  
W. R. Brock - - Vice-President

Robert Bickerdike, M.P. : E. W. Cox : D. B. Hanna : John Hoskin, K.C., LL.D. : Alex. Laird : Z. A. Lash, K.C., LL.D. : W. B. Meikle  
Geo. A. Morrow : Augustus Myers : Frederic Nichollas : James Kerr Osborne : Sir Henry M. Pellatt : E. R. Wood.

W. B. Meikle, Gen. Mgr. E. F. Garrow, Secretary.

Assets over . . . . . \$ 2,000,000.00  
Losses paid since organization, over . \$36,000,000.00

**The Sun Life Assurance  
Company of Canada**

HAS MORE

Assets Life Premium Income  
Annuity Premium Income  
Interest Income Total Income  
Business in Force  
New Business Net Surplus

Than any other Canadian  
Company

Write to the Head Office of the Company in  
Montreal for particulars



Canada Branch: Head Office, Montreal.

DIRECTORS:

Sir Alexandre Lacoste M. Chevalier, Esq.  
Wm. Molson Macpherson, Esq.  
T. J. Drummond, Esq.

J. Gardner Thompson, Manager.  
J. W. Binnie, Deputy Manager.

**A Canada Life Policy  
Becomes a Source of Income**

Policy No. 35,407. Amount \$5,000.  
Life, 20 payments. Age at Entry, 35.  
Date 30th April, 1884.

Total amount of pre- miums paid.....	\$3,140.00	
Profits paid in cash dur- ing premium-paying period.....	\$ 729.10	
Profits paid in cash, 1905	143.90	
Profits paid in cash, 1910	198.00	
	\$3,140.00	\$1,071.00
Actual cost to 1910.....		\$2,069.00

Note that since 1905 without the payment of any further premiums the policy has been yielding an INCREASING income.

**Canada Life Assurance Co.**

Head Office, - Toronto, Can.

**The Federal Life Assurance Company**  
Home Office - Hamilton, Can.

Results for 1912 were the most successful in the Company's history, large increases being made in all departments of the business. The percentage of General Expenses showed a large reduction. The average rate of interest earned on the invested funds increased .25 over the preceding year.  
Several good agencies for good men open in the Province of Quebec.

APPLY TO C. L. SWEENEY,  
Provincial Manager, MONTREAL, Que.

**Metropolitan Life Insurance Company  
of New York** (Stock Company)

Assets.....	\$352,785,000
Policies in Force on December 31st, 1911.....	12,007,138
In 1911 it issued in Canada insurance for.....	27,139,000
It has deposited with the Dominion Government exclu- sively for Canadians more than.....	10,000,000
There are over 446,000 Canadians insured in the METROPOLITAN	

**CONFEDERATION LIFE  
ASSOCIATION**

Head Office, Toronto

UNCONDITIONAL ACCUMULATION  
POLICIES

GUARANTEED

Extended Term Insurance  
Cash Value Cash Loans  
Paid-up Policy

Montreal Office:  
226-230 St. James Street

J. G. BRUNEAU, Prov. Manager  
J. P. MACKAY - - Cashier  
A. P. RAYMOND,  
Gen. Agent, French Department

**WESTERN ASSURANCE  
COMPANY**

FIRE and MARINE. Incorporated 1851

Assets Over .....\$3,000,000.00  
Losses paid since organization over \$56,000,000.00

HEAD OFFICE  
TORONTO, ONT.

Hon. GEO. A. COX - President  
W. R. BROCK - Vice-President  
W. B. MEIKLE General Manager  
C. C. FOSTER - Secretary

MONTREAL BRANCH  
BEARDMORE BUILDING

**ROBERT BICKERDIKE,  
Manager**

**Commercial Union Assurance Co.  
LIMITED :: :: OF LONDON, ENG.**

Capital Authorized and Fully Subscribed	\$14,750,000
Capital Paid Up.....	1,475,000
Life Funds and Special Trust Funds ....	68,056,830
Total Annual Income Exceeds.....	39,500,000
Total Funds Excess.....	118,000,000
Total Fire Losses Paid.....	155,780,550
Deposit with Dominion Government	1,284,327
Head Office, Canadian Branch - Commercial Union Building, 232, 236 St. James Street, Montreal	
Applications for Agencies solicited in unrepresented districts.	
J. MCGREGOR - - - - - Manager Can. Branch	
W. S. JOPLING - - - - - Assistant Manager	

**"PROUDFIT"  
BINDERS**



— ARE SPECIALLY ADAPTED FOR —

Current Ledgers, Transfer Ledgers, Price Books, Catalogues, Blue Prints,  
Register Books, Minute Books Insurance Records, and for all purposes  
of binding loose leaf sheets, either hand or typewritten.

Write for Sample on Business Stationery.

**BUSINESS SYSTEMS LIMITED**

52 Spadina Ave., - - - Toronto, Can.

**North American Life Assurance Co.**

"SOLID AS THE CONTINENT"



EDWARD GURNEY, President. L. GOLDMAN, A.I.A., F.C.A., Managing Director.

L. GOLDMAN, J. K. OSBORNE, Vice-Presidents. W. B. TAYLOR, B.A. LL.B., Secretary.

→ 1911 ←

TOTAL CASH INCOME.....	\$ 2,404,756.25
TOTAL ASSETS.....	13,224,159.41
NET SURPLUS to Policyholders	11,576,045.78
PAYMENTS to Policyholders...	1,116,907.58

HOME OFFICE, - TORONTO