

**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.....\$705,926.97  
 Policies in force in Western Ontario over..... 30,372.00  
 WM. 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 premiums paid.....	\$3,140.00
Profits paid in cash during premium-paying period.....	\$ 729.10
Profits paid in cash, 1905.....	143.90
Profits paid in cash, 1910.....	198.00

Actual cost to 1910..... \$3,140.00 \$1,071.00  
 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 exclusively 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.....	66,136,780
Total Annual Income Exceeds.....	37,500,000
Total Assets Exceed.....	115,000,000
Total Fire Losses Paid.....	147,603,475
Deposit with Dominion Government as at 31st December, 1911.....	1,269,327

Head Office, Canadian Branch - Commercial Union Building, 232, 236 St. James Street, Montreal  
 Applications for Agencies solicited in unrepresented districts.

W. S. JOPLING - - - Assistant Manager  
 J. MCGREGOR - - - Manager Can. Branch

**"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, W. B. TAYLOR, J. K. OSBORNE, B.A. LL.B., Vice-Presidents. 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