

To the Holders of American Bonds : The new Federal Income Tax Law contains provisions I great importance to Canadian holders of Bonds or other obligations of American Compan We have made a careful study of this Act and shall be very glad to advise such holders as to the proper course to pursue in order that they may be entitled to the ex-emption provided by this law. All inquiries giving particulars of securities held will receive a prompt and full reply. F. B. McCURDY & CO., MEMBERS OF MONTREAL STOCK EXCHANGE. Halifax, Ottawa, Montreal, St. John, Sherbrooke, Kingston, Sydney, Charlottetown, St. John's, Nfld., London, E. C. C. A. C. BRUCE, Mgr., St. John's Office. The Surplus Earned. In 1912 the Canadian Life earned surplus of \$1,530,667, exceeding by over \$237,000 the earnings of 1911, and by a much larger amount the earnings of any previous year. This is of importance to policyholders, for their Dividends must come from this account. CANADA LIFE ASSURANCE CO. C. A. C. BRUCE, Manager, St John's. All New Stock--Just In.

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