



LONDON GUARANTEE AND ACCIDENT COY.

Limited

Head Office for Canada:
TORONTO

Employer's Liability	Personal Accident	Sickness
Elevator	Fidelity Guarantee	Court Bonds
Contract	Internal Revenue	Teams and Automobile

AND FIRE INSURANCE

Why I should select a Mutual Policy!

FIRST—Because in a mutual company the assets are the sole property of the policy-holders.

SECOND—Because in a mutual company ALL of the profits go to the policy-holders; not 90% or 95%, but **THE WHOLE**.

THIRD—Because in a mutual company the executive is directly responsible to the policy-holders: ALL the directors are policy-holders' directors.

FOURTH—Because mutual companies hold the record for stability.

FIFTH—Because mutual companies have all the "safety-first" features of stock companies with mutuality thrown in.

SIXTH—Because the largest American companies are already mutual or seriously considering mutualization, and already more than one-half of legal reserve insurance is mutual.

SEVENTH—Because mutual companies are not built up in the interest of the FEW, but of the MANY.

THEREFORE, I WILL TAKE FOR MINE

The MUTUAL LIFE ASSURANCE CO.

Waterloo OF CANADA Ontario
Canada's Only Mutual

North American Life

"SOLID AS THE CONTINENT."

PROGRESSIVE.

New Business issued during the year 1915 exceeded that of the previous year by One and a Quarter Millions.

Total Business in Force at December 31st, 1915, amounted to over \$56,200,000.

PROSPEROUS.

Net Surplus Held on Policyholders' Account increased during the year by \$385,927, and now amounts to over \$2,500,000, while Assets amount to over \$15,716,000.

It is a Policyholders' Company, and a very profitable one for any agent to represent.

Numerous good agency openings are available
Correspond with E. J. HARVEY, Supervisor of Agencies.

North American Life Assurance Company

HOME OFFICE TORONTO, ONT.

EDWARD GURNEY,
President

L. GOLDMAN,
1st Vice-President and Managing Director

A FIXED INCOME

payable monthly; is the most satisfying of all inheritances; it is the **safest** and **wisest** provision one can make for the wife and children.

The wife relies upon an **income**; therefore, should not the **widow** likewise receive an income?

The Monthly Income policy provides for such an inheritance.

A postal with name, address and date of birth will bring full details.

The Great-West Life Assurance Co.

HEAD OFFICE WINNIPEG

Ask for the Annual Report, 1915.

The Imperial Guarantee and Accident Insurance Company of Canada

Head Office: 46 KING ST. W., TORONTO, ONT.

IMPERIAL PROTECTION

Guarantee Insurance, Accident Insurance, Sickness Insurance, Automobile Insurance, Plate Glass Insurance.

A STRONG CANADIAN COMPANY

Paid up Capital	-	\$200,000.00.
Authorized Capital	-	\$1,000,000.00.
Subscribed Capital	-	\$1,000,000.00.
Government Deposits	-	\$111,000.

Guardian Assurance Company Limited

Established 1821.

Assets exceed Thirty-Five Million Dollars

Head Office for Canada, Guardian Bldg.,
Montreal

H. M. LAMBERT Manager. B. E. HARDS, Assistant Manager.

ARMSTRONG & DeWITT, General Agents,
6 Wellington Street East - Toronto

Great North Insurance Co.

Head Office - CALGARY, Alta.

OFFICERS

President and Manager	...	W. J. WALKER, Esq.
1st Vice-President	...	HON. P. E. LESSARD, M.L.A.
2nd Vice-President	...	C. F. P. CONYBEARE, D.C.L., K.C.
Secretary	...	A. H. MELLOR, Esq.

DIRECTORS

Hon. Alex. Rutherford, B.A., LL.D., B.C.L.	...	South Edmonton
Hon. P. E. Lessard, M.L.A.	...	Edmonton
F. A. Walker, M.L.A.	...	Fort Saskatchewan
Edward J. Pream, Esq.	...	Calgary
C. F. P. Conybeare, D.C.L., K.C.	...	Lethbridge
W. J. Walker, Esq.	...	Calgary
Geo. H. Ross, LL.B., K.C.	...	Calgary



Hudson Bay Insurance Co.

Head Office - VANCOUVER, B.C.

WM. MACKAY, President.

F. W. WALKER, Vice-President and Manager.

FIRE INSURANCE ONLY

BRANCH OFFICES AT

MONTREAL, TORONTO, WINNIPEG, CALGARY.

AGENTS WANTED AT UNREPRESENTED
TOWNS AND VILLAGES IN CANADA