

**OPPORTUNITIES**  
in Life Insurance are many.  
FOR AN AGENCY, ADDRESS  
**GRESHAM LIFE ASSURANCE SOCIETY, LTD**  
Established 1848. Funds \$50,000,000  
GRESHAM BUILDING - - - MONTREAL.

**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.

CABLE ADDRESS "RYKERT"  
**E. G. RYKERT & COMPANY**  
Stocks Bonds and Investments  
2½ St. John Street,  
MONTREAL.

**ANGLO-AMERICAN**  
FIRE INSURANCE COMPANY  
**MONTREAL-CANADA**  
FIRE INSURANCE COMPANY  
Established 1859  
J. W. RUTHERFORD, A. B. DUFRESNE,  
General Manager, Provincial Agent.  
ROOM 21, DULUTH BUILDING,  
Head Office Cor. Notre Dame and St. Sulpice Sts.

**The WATERLOO**  
Mutual Fire Insurance Co.  
ESTABLISHED IN 1863  
HEAD OFFICE : WATERLOO, ONT.  
TOTAL ASSETS 31st DEC., 1912, \$849,000.00  
POLICIES IN FORCE IN WESTERN ONTARIO OVER 20,000  
WM. SNIDER, President, GEORGE DIEBEL, Vice-President  
FRANK HAIGHT, Manager, ARTHUR FOSTER, Inspector

**The Progress of The Mutual of Canada**  
DURING THE YEAR 1914.  
**SUMMARY STATEMENT.**

Paid to Policyholders, \$ 1,591,446	Gain over 1913 \$ 195,021
Income - - 4,539,072	" " " 369,412
Total Assets - 24,642,314	" " " 2,389,589
Surplus - - 3,818,507	" " " 408,706
New Assurance - 14,525,411	" " " 124,677
Assurance in Force 94,477,359	" " " 7,085,333

**SURPLUS EARNED DURING THE YEAR,**  
**\$1,035,778.14**

This assures a continuation of the generous dividends to the participating policyholders of the Company.

**The Mutual Life Assurance Co.**  
Of Canada,  
WATERLOO - - - ONTARIO

PROVINCE OF QUEBEC } To Wit :-  
CITY OF MONTREAL }

IN THE MATTER of the appointment of a  
Provincial Manager by the **CONTINENTAL LIFE**  
**INSURANCE COMPANY**, HEAD OFFICE, TORONTO

GEORGE B. WOODS, President.  
CHARLES H. FULLER, Secretary

Organized 1850



**THE UNITED STATES LIFE INSURANCE COMPANY**

ISSUES GUARANTEED CONTRACTS

<p>JOHN P. MUNN, M.D. PRESIDENT FRANK L. COMPTON CLARENCE H. KELSEY First Vice-President and Trust Co. WILLIAM H. PORTER Second Vice-President EDWARD TOWNSEND First Assistant to Trusts Vice-President</p>	<p>Good men, whether experienced in life insurance or not, may make direct contracts with this company, for a limited territory if desired, and secure for themselves, in addition to first year's commission, a renewal interest insuring an income for the future. Address the Company at its Home Office, No. 277 Broadway, N.Y.</p>
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**BRITISH COLONIAL FIRE INSURANCE COMPANY**  
Office : ROYAL BUILDING, 2 Place d'Armes, - Montreal.  
**STRONG AS THE STRONGEST**  
Agents wanted in Unrepresented Districts  
President : HON. C. E. DUBORD      Director and Secretary : THEODORE MEUNIER      Manager : H. W. THOMSON  
INSPECTORS.  
GAVIN BROWN, JR., 51 Yonge Street, Toronto, Ontario.      R. T. BROWN, P. O. Box 80, Regina, Sask.  
H. A. CHARLEBOIS, P. O. Box 208, Montreal, Que.