

GET THE BEST

Do not place your Insurance policy until you have learned all about the Guaranteed Investment Plan offered by

The Manufacturers Life Insurance Company

Head Office - TORONTO

UNION MUTUAL Life Insurance Co.
Portland, Me. FRED E. RICHARDS, President

Accepted value of Canadian Securities, held by Federal Government for protection of policyholders, \$1,206,576
All policies issued with Annual Dividends on payment of second year's annual premium.
Exceptional openings for Agents, Province of Quebec and Eastern Ontario.
Apply to Walter I. Joseph, Mgr., 151 St. James St. Montreal

DO YOU REALIZE THAT
"APPARENTLY HONEST EMPLOYEES"
occupying positions of trust and having the absolute confidence of their Employers have, through

DISHONEST MEANS
been responsible for losses that have aggregated Millions of Dollars in each of the recent past years?

ARE YOU PROTECTED
against such a contingency by requiring all your Employees to be bonded in a Company whose broad policy of meeting all just claims is well recognized, and whose record is unique for its absence of litigation with clients?

The Guarantee Company of North America
(Founded by Edward Rawlings in 1872)
RESOURCES OVER \$2,166,000

HARTLAND S. McDOUGALL WILLIAM WAINWRIGHT
President Vice-President
HENRY E. RAWLINGS, Managing Director
57 Beaver Hall Hill MONTREAL

INTENDING INSURERS
Should read the "Three Minutes" Leaflet of the

PHOENIX
Assurance Co. Limited
[Fire] OF LONDON, ENG. [Life]

Copies of this and full information regarding the Company's mutual system, its equitable principle, and liberal policy may be obtained at the
Head Office:
100 St. Francois Xavier St., Montreal

The Company offers to the Public every advantage which

LIFE INSURANCE
conducted under the most favourable conditions capable of affording.

"AGENTS WANTED"
MacD. Paterson. H. B. F. Bingham,
B. Paterson, Life Superintendent.
Joint Managers.

DISTINCTIVE QUALITIES
OF

North Star, Crescent
and Pearl Batting

PURITY
BRIGHTNESS
LOFTINESS

No Dead Stock, oily threads nor miserable yellow fillings of short staple. Not even in lowest grades. Three grades—three prices, and far the best for the price.

The DOMINION SAVINGS and
INVESTMENT SOCIETY

Masonic Temple Building
LONDON, Can.

Interest at 4 per cent. payable half-yearly on Debentures.

T. H. PURDOM, President
NATHANIEL MILLS, Manager

Founded in 1806.

THE LAW UNION & ROCK INSURANCE CO. LIMITED

OF LONDON

Assets Exceed \$45,000,000

Over \$6,000,000 Invested in Canada.

FIRE and ACCIDENT Risks Accepted.

Canadian Head Office:

112 St. James St., cor. Place d'Armes,
Montreal.

Agents wanted in unrepresented towns in Canada.

J. E. E. DICKSON,
Canadian Manager

W. D. AIKEN,
Superintendent Accident Dept.

The Standard Assurance Co. OF EDINBURGH

Established 1825

Head Office for Canada - MONTREAL

Invested Funds.....\$63,750,000
Investments under Canadian Branch..... 16,000,000
Annual Revenue..... 7,600,000
Deposited with Canadian Government and
Government Trustees, Over..... 7,000,000
Bonus Declared..... 40,850,000
Claims Paid.....142,950,000

World-Wide Policies

Apply for full particulars

D. M. McGOUN, Manager

The Northern Assurance Co. Limited, of London, England

"Strong as the Strongest"

Branch Office for Canada, 88 Notre Dame
St. West, Montreal.

ACCUMULATED FUNDS.....\$38,800,000
ROBERT W. TYRE, Manager for Canada.
G. E. MOBERLY, Supt. of Agencies.
Applications for Agencies solicited in unrepresented districts.

The Standard Loan Co.

We offer for sale debentures bearing interest at FIVE per cent. per annum, payable half-yearly. These debentures offer an absolutely safe and profitable investment, as the purchasers have for security the entire assets of the Company.

Capital and Surplus Assets.....\$1,400,000.00
Total Assets.....2,800,000.00

President, J. A. KAMMERER
1st Vice President and General Manager, W. S. DINNICK, Toronto.

2nd Vice-President, HUGH S. BRENNAN, Hamilton
DIRECTORS:

Right. Hon. LORD STRATHCONA and MOUNT
ROYAL, G.C.M.G.
David Raitz R. H. Greene
W. L. Horton A. J. Williams
Head Office, Cor. Adelaide and Victoria Sts.
Toronto



THE PRUDENTIAL INSURANCE CO. OF AMERICA.
FORREST F. DRYDEN, President

Incorporated as a Stock Company by the State of New Jersey.

Union Assurance Society

LIMITED

(Fire Insurance since A.D. 1714)

Canada Branch - - - MONTREAL
T. L. MORRISEY, Resident Manager

North West Branch - - WINNIPEG
THOS. BRUCE, Branch Manager

Agencies throughout the Dominion.

Guardian Assurance Co. LIMITED :: OF LONDON, ENGLAND

ESTABLISHED 1821

Capital Subscribed.....\$10,000,000
Capital paid-up..... 5,000,000
Invested Funds exceed..... 33,000,000

Head Office for Canada:
GUARDIAN BUILDING, MONTREAL

TRUSTEES:

J. O. GRAVEL, Esq. K. W. BLACKWELL, Esq.
TANCREDE BIENVENU, Esq.
M. LAMBERT, BERTRAM E. HARDS,
Manager Assistant Manager

National Trust Co.

LIMITED

Capital Paid up.....\$1,500,000
Reserve..... 1,400,000

ACTS AS

Executor, Administrator and Trustee, Liquidator and Assignee for the Benefit of Creditors, Trustee for Bond Issues of Corporations and Companies

Receives funds in Trust, allowing 4 per cent. per annum, payable half-yearly upon amounts of \$500.00 and upwards lodged with the Company from one to five years.

Members of the Legal and Notarial professions bringing any business to this Company are always retained in the professional care thereof.

The Montreal Board of Directors is composed of the following:

H. B. WALKER, Manager Canadian Bank of Commerce, Montreal; WM. McMASTER, Vice-President, Dominion Steel Corporation; H. J. FULLER, Pres. Can. Fairbanks-Morse, Ltd; F. W. MOLSON, Director Molsons Bank; T. B. MACAULEY, Managing Director Sun Life Assurance Co.; W. M. BIRKS, Vice-President Henry Birks & Sons, Limited.

PERCIVAL MOLSON, Manager

Office and Safety Deposit Vaults

153 St. James St., Montreal.

THE BRITISH CANADIAN REALTY & INVESTMENT

Co., Limited

Real Estate, Timber Limits, Farm
and Coal Lands, Water Powers

J. T. BETHUNE, Managing
Director,
605-606 TRANSPORTATION BLDG.

Cable Address: BRITISHCAN
Codes: Western Union & Premier Bentley

TIME SAVED IS MONEY MADE

Everybody knows The Prudential,
and its Agents do not have to
"Introduce" their Company. They
talk Policies

We Want more Agents. Write

THE PRUDENTIAL INSURANCE CO. OF AMERICA.

Home Office, Newark, N.J.