



# Penniless Old Men

You know many of them—men who in their prime made plenty of money, but who spent as freely as they earned. Old age finds them in a sorry plight.

You can escape their bitter experience if you will. A few dollars saved each year and invested in an Imperial Endowment will provide for your comfort in old age. Or it will take care of your family should death call you early.

Write for a free copy of our very interesting booklet entitled "Penniless Old Men." Address:

**THE IMPERIAL LIFE**  
**Assurance Company of Canada**  
 HEAD OFFICE - TORONTO

Copyright 1915

## SCOTTISH UNION AND NATIONAL

Insurance Company, of Edinburgh, Scotland.

ESTABLISHED 1824

Capital, . . . . .	\$30,000,000
Total Assets, . . . . .	79,656,784
Deposited with Dominion Gov't, . . . . .	391,888
Invested Assets in Canada, . . . . .	7,695,388

NORTH AMERICAN DEPT., HARTFORD, CONN. U.S.A.  
 JAMES H. BREWSTER, Manager

ERINHART & EVANS, Resident Agents . . . . . Montreal  
 MEDLAND & SON . . . . . Toronto  
 ALLAN KILLAM & MCKAY, LTD. . . . . Winnipeg

## THE LONDON MUTUAL FIRE

INSURANCE COMPANY

ESTABLISHED 1859

Assets . . . . .	\$753,417.06
Surplus to Policyholders . . . . .	411,808.06



**DIRECTORS:**

A. H. C. CARSON, Toronto . . . . . President  
 S. HOME SMITH, Toronto . . . . . Vice-President  
 F. D. WILLIAMS . . . . . Managing Director  
 A. C. McMASTER, K.C. . . . . W. T. KERNAHAN  
 S. G. M. NESBITT . . . . . H. N. COWAN  
 G. H. WILLIAMS

**HEAD OFFICE - 33 SCOTT ST., TORONTO**

**QUEBEC BRANCH OFFICE**

LEWIS BUILDING, ST. JOHN STREET MONTREAL  
 BRANCH MANAGER, W. J. CLEARY

1850

1918

## THE UNITED STATES LIFE INSURANCE COMPANY

In the City of New York  
 Issued Guaranteed Contracts

JOHN P. MUNN M.D.,  
 President  
 FINANCE COMMITTEE  
 CLARENCE H. KELSEY,  
*Pres. Title Guarantor & Trust Co.*  
 WILLIAM H. PORTER,  
*Banker*  
 EDWARD TOWNSEND,  
*Pres. Importers & Traders Nat. Bank*

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, New York City.