

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

The Sun Life Assurance Company of Canada

HAS MORE  
Assets Life Premium Income  
Annuity Premium Income  
Interest Income Total Income  
Business in Force  
New Business Net Surplus  
Than any other Canadian Company

Write to the Head Office of the Company in Montreal for particulars

A Canada Life Policy Becomes a Source of Income

Policy No. 35,407. Amount \$5,000.  
Life, 20 payments. Age at Entry, 35.  
Date 30th April, 1884.  
Total amount of premiums paid..... \$3,140.00  
Profits paid in cash during premium-paying period..... \$ 729.10  
Profits paid in cash, 1905 143.90  
Profits paid in cash, 1910 198.00

Actual cost to 1910..... \$3,140.00 \$1,071.00  
\$2,069.00

Note that since 1905 without the payment of any further premiums the policy has been yielding an INCREASING income.

Canada Life Assurance Co.  
Head Office, Toronto, Can.

THE LONDON & LANCASHIRE LIFE & GENERAL ASSURANCE ASSOCIATION, LIMITED

Offers Liberal Contracts to Capable Field Men  
GOOD OPPORTUNITIES FOR MEN TO BUILD UP A PERMANENT CONNECTION  
We particularly desire Representatives for the City of Montreal.

Chief Office for Canada:  
164 ST. JAMES STREET, MONTREAL.  
ALEX. BISSETT, Manager for Canada.

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. McGOON, Manager



Canada Branch: Head Office, Montreal.

DIRECTORS:  
Sir Alexandre Lacoste M. Chevalier, Esq.  
Wm. Molson Macpherson, Esq.  
T. J. Drummond, Esq.  
J. Gardner Thompson, Manager.  
J. W. Binnie, Deputy Manager.



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

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

The Federal Life Assurance Company  
Home Office - Hamilton, Can.

Results for 1912 were the most successful in the Company's history, large increases being made in all departments of the business. The percentage of General Expenses showed a large reduction. The average rate of interest earned on the invested funds increased .25 over the preceding year.

Several good agencies for good men open in the Province of Quebec.

APPLY TO C. L. SWEENEY,  
Provincial Manager, MONTREAL, Que.

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, Manager BERTRAM E. HARDS, Assistant Manager

WESTERN ASSURANCE COMPANY

FIRE and MARINE. Incorporated 1851

Assets Over..... \$3,000,000.00  
Losses paid since organization over \$56,000,000.00

HEAD OFFICE  
TORONTO, ONT.

Hon. GEO. A. COX - President  
W. R. BROCK - Vice-President  
W. B. MEIKLE General Manager  
C. C. FOSTER - Secretary

MONTREAL BRANCH  
BEARDMORE BUILDING  
ROBERT BICKERDIKE,  
Manager

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

## IF YOU WILL WORK

as hard for The Prudential as the average man has to work at his own business, you will be amazed at the good results.

We want Agents. Write to-day for particulars of agency.

THE PRUDENTIAL INSURANCE CO. OF AMERICA.  
FORREST F. DRYDEN, President  
Home Office, Newark, N.J.

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