

LIFE INSURANCE

CONFEDERATION LIFE

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Head Office, - Toronto, Canada

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POLICIES ISSUED ON ALL APPROVED PLANS

**THE HOME LIFE**

Association of Canada

Head Office

Home Life Building, TORONTO

Capital and Assets, \$1,400,000

Reliable Agents wanted
unrepresented districts.

Correspondence Solicited

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NEW POLICIES of the CROWN LIFEIncome for Life—Guaranteed Dividend—Return Premium—All Modern
Plans—Most Liberal Life Policies available to Canadian Insurers
Premium Rates Lower than charged by most other Companies.
Highest Guarantees in Loan, Cash Surrender and Paid-up Values.

Automatic Non-forfeiture Guaranteed

Extended Insurance Guaranteed.

No Restrictions in regard to Residence, Travel or Occupation.

Policies Indisputable from date of Issue, except for fraud.

If You can write Life Insurance it will pay you to associate yourself with the
CROWN LIFE. Good territory available in all parts of Canada. Apply to

WILLIAM WALLACE, General Manager.

Head Office,

Crown Life Building, TORONTO

THE EXCELSIOR LIFE INSURANCE CO.

HEAD OFFICE: 59-61 VICTORIA ST., TORONTO

ESTABLISHED 1880

Insurance in force - \$12,234,864.10
Total Assets - 2,824,182.72
Cash Income - 454,796.94A Company possessing features particularly attractive to insurers and agents.
No better Company to insure in. No better Company to represent.
E. MARSHALL, Gen'l Manager. D. FASKEN, President.**The Continental Life Insurance Company**

Capital \$1,000,000. Head Office, TORONTO

HON JOHN DRYDEN, Pres. CHAS. H. FULLER, Sec'y and Actuary

Good capable man wanted or Toronto Agency—Salary and Commission.

Apply G. B. WOODS, Managing Director

Investors in CementWhether as builders of Cement
Houses, organizers of Cement Com-
panies or shareholders in Cement
Factories, will find much of service in**The CEMENT and CONCRETE
REVIEW**

Subscription One Dollar yearly.

62 Church Street, - - - Toronto

LIFE INSURANCE

RECORD FOR 1908

\$6,045,738

GAIN IN

\$6,045,738

**BUSINESS IN FORCE
IN CANADA.**Fifty per cent. greater increase in Canadian Business than any
other Company—Canadian, English or Foreign. The strongest
possible evidence that Policyholders are well satisfied with their
Policies.Premium rates, with or without profits, are lower than other
Companies charge, while profits to Policyholders are much
higher, because management expenses are the lowest and
interest earnings the highest.Ask our Agents for Annual Report and Record for 1908, and be
on guard against the anonymous letter distributor and his
friends, the blackmailing journalists, with whom we do not
advertise.**THE GREAT-WEST LIFE ASSURANCE COMPANY,**

Head Office, - WINNIPEG.

Branch Offices—Toronto, Montreal, Halifax, St. John, N.B., Char-
lottetown, Vancouver, Calgary, and Fargo, N.D.**"The Woman in the Case"**May be one's own mother, wife or sister, any one of
whom may need the protection which life insurance ingives, and it is, therefore, the duty and should be the
pleasure of**"THE MAN IN THE CASE"**to whom she has a right to look for protection, to in-
sure his life while yet in good health, for her benefit
when his strong arm and active brain shall have been
stilled in death!**HEAD OFFICE, WATERLOO, ONT.****The Federal Life Assurance
Company**

HEAD OFFICE: HAMILTON, CANADA.

Capital and Assets - - - - \$4,184,856.65

Total Assurances in force - - - 20,128,400.61

Paid to Policyholders in 1908, - - 303,743.23

Most Desirable Policy Contracts

DAVID DEXTER, President and Managing Director.

SUN LIFE OF CANADA

At 31st December, 1908

ASSETS \$29,238,525.51

SURPLUS over all liabilities, and Capital

Hm 34 and 8 per cent. Standard 2,596,303.95

SURPLUS GOVERNMENT STANDARD 4,118,491.91

INCOME 1908 6,949,601.98

ASSURANCES IN FORCE, 119,517,740.89

Write to Head Office, Montreal, for Leaflet entitled "Prosperous and
Progressive."**SUN LIFE POLICIES ARE EASY TO SELL****Commercial Union Assurance Co.**

LIMITED, OF LONDON, ENGLAND

FIRE, LIFE, MARINE, ACCIDENT

Capital Fully Subscribed \$14,750,000 Life Funds (in special trust

Total Annual Income exceeds 21,250,000 for Life Policy Holders \$17,314,406

Total Funds raised 86,250,000

Head Office Canadian Branch, 91 Notre Dame St. W. Montreal

Jas. McGregor Mgr. Toronto Office, 49 Wellington St., East

GEO. R. HARGRAFT, Gen. Agent for Toronto and County of York.