FORTY PER CENT. ARE PAUPERS

Amongst every 1,000 men who reach 65 there are 400 dependent on public or private charity. Of the remaining 600 most are on the border of poverty.

There is no escape from the law of averages except by early death or prudent provision for old age. The Canada Life Monthly Pension Policy is the ideal way. Payments begin at age 65 and are guaranteed for life— 120 such payments guaranteed anyway, and your dependents are protected in event of your untimely death.

Let us send you our attractive pamphlet describing this superior contract.

Canada Life Assurance Company **TORONTO**

HERBERT C. COX, President

WESTERN MONEY-WESTERN ENTERPRISE WESTERN ENERGY

The Western Empire Life Assurance Company

Head Office: 701 Somerset Bldg., Winnipeg, Canada.

POLICIES SECOND TO NONE. PLAIN BUSINESS CONTRACTS FOR BUSINESS MEN.

Vacancies for proven producers as District Managers. If you want to increase your earnings, see our latest Agency Contracts. Apply—

WILLIAM SMITH, Managing Director

The London Mutual Fire Insurance Company

Established 1859

Assets \$863,554,52 Surplus to Policyholders \$433,061.40

Directors

A. H. C. CARSON, Toronto.......President (Carson & Williams Bros., Ltd.)

R. HOME SMITH, Toronto.......Vice-President (Commissioner Toronto Harbor Board, Governor Toronto University)

F. D. WILLIAMS Managing Director

A. C. McMaster, K.C., Toronto (Solicitor Toronto Board of Trade)

W. T. KERNAHAN, Toronto (Managing · Director O'Keefe Brewery Co.)

S. G. M. NESBITT, Brighton, Ont. (Director Dominion Canners)

H. N. COWAN, Toronto (Pres. The Cowan Co., Ltd., Chocolate and Cocoa Mfrs.)

G. H. WILLIAMS, Winnipeg (President Canada Hail Insurance Co.)

3

Head Office: 33 Scott Street, Toronto.

F. D. WILLIAMS, Managing Director.

WESTERN ASSURANCE COMPANY

INCORPORATED 1851 FIRE AND MARINE

Head Office: TORONTO, Ont.

W. R. BROCK,
President Vice-President and General Manager C. C. FOSTER,
Secretary

(FIRE) CROWN BRITISH ASSURANCE OF GLASGOW, SCOTLAND

The Right Hon. J. Parker Smith, Pres. D. W. Maclennan, Gen. Mgr. Head Office Canadian Branch—TRADERS BANK BLDG., TORONTO A. C. Stephenson, Manager
Liberal Contracts to Agents in Unrepresented Districts

Good Places for Strong Workers

Always ready to negotiate with energetic men capable of producing paid-for Insurance in satisfactory volume. Much unoccupied and desirable territory.

Union Mutual Life Insurance Co. Portland, Maine

ARTHUR L. BATES, PRESIDENT. HENRI E. MORIN, SUPERVISOR

For Agencies in the Western Division, Province of Quebec and Bastern Ontario, apply to WALTER I. JOSEPH, Manager, 502 McGill Building, Montreal.

For Agencies in Western Ontario, apply to B. J. ATKINSON, Manager, 107 Manning Chambers, 72 Queen St. West, Toronto

CALEDONIAN INSURANCE COMPANY

The Oldest Scottish Fire Office

Head Office for Canada MONTREAL

J. G. BORTHWICK, Manager MUNTZ & BEATTY, Resident Agents

Temple Bldg., Bay St., TORONTO Telephone Main 66 & 67

The Northern Assurance Company, Ltd. of London, Eng.

CANADIAN BRANCH, 88 NOTRE DAME ST. WEST, MONTREAL Accumulated Funds, 1914\$41,615,000

Applications for Agencies solicited in unrepresented districts. G. E. MOBERLY, Supt. E. P. PEARSON, Agt. ROBT. W. TYRE, Man. for Can.