

ASSESSMENT SYSTEM

## Independent Order of Foresters

Accumulated Funds, March 1st,  
1913.....\$20,577,403.97  
Total Benefits Paid, January 1st,  
1913.....\$38,177,063.40

The complete system of Insurance is furnished by the Independent Order of Foresters. In addition to the Mortuary Benefits, provision is made in all Policies for members who become totally disabled; for members who reach seventy years of age, and there may also be secured Sick Benefits from \$3 to \$10 per week. The Order provides for and educates the orphan children of its members, and furnishes treatment at their Sanitarium for members affected with tuberculosis.

Policies issued from \$500 to \$5,000



For further information or literature apply to  
ELLIOTT G. STEVENSON, S.C.R.,  
Temple Bldg., Toronto  
R. MATHISON, S.S.T., Temple Building,  
Toronto

## The Impregnable Mutual System

Of forty-nine mutual companies established in America between the years 1759-1907, forty-five are flourishing institutions to-day; three ceased business without loss to policyholders; one only failed — this failure being due to having reinsured a “distressed” non-mutual company. We conclude that a purely mutual life company is practically indestructible

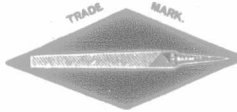
### The MUTUAL LIFE Assurance Company of Canada

WATERLOO                                  ONTARIO

## BLACK DIAMOND FILE WORKS

Established 1863

Incorporated 1896



HIGHEST AWARDS AT TWELVE  
INTERNATIONAL EXPOSITIONS

Special Prize  
GOLD MEDAL  
at Atlanta, 1895

### G. & H. BARNETT CO.

PHILADELPHIA, Pa.

OWNED AND OPERATED BY  
NICHOLSON FILE COMPANY

## SUN LIFE OF CANADA LEADS THE EMPIRE!

Outside of Companies issuing Industrial Policies, the Sun Life of Canada does the largest life assurance business in the British Empire

The Sun Life of Canada leads all Canadian Life Companies in Assets, Business in Force, New Business, Net Surplus and in all other respects in which companies are usually compared

### Sun Life Assurance of Canada Company

ROBERTSON MACAULAY,                      T. B. MACAULAY,  
President                                  Managing Director

Head Office: MONTREAL