



**LONDON
GUARANTEE AND
ACCIDENT COY.
Limited**

Head Office for Canada:
TORONTO
Established 1869

Employer's Liability	Personal Accident	Sickness
Elevator	Fidelity Guarantee	Court Bonds
Contract	Internal Revenue	Teams and Automobile

AND FIRE INSURANCE

North American Life

"SOLID AS THE CONTINENT."

PROGRESSIVE.

New Business issued during the year 1915 exceeded that of the previous year by One and a Quarter Millions.

Total Business in Force at December 31st, 1915, amounted to over \$56,200,000.

PROSPEROUS.

Net Surplus Held on Policyholders' Account increased during the year by \$385,927, and now amounts to over \$2,500,000, while Assets amount to over \$15,716,000.

It is a Policyholders' Company, and a very profitable one for any agent to represent.

Numerous good agency openings are available
Correspond with E. J. HARVEY, Supervisor of Agencies.

North American Life Assurance Company

HOME OFFICE - TORONTO, ONT.
EDWARD GURNEY, President
L. GOLDMAN, 1st Vice-President and Managing Director

Why I should select a Mutual Policy!

FIRST—Because in a mutual company the assets are the sole property of the policy-holders.

SECOND—Because in a mutual company ALL of the profits go to the policy holders; not 90% or 95%, but THE WHOLE.

THIRD—Because in a mutual company the executive is directly responsible to the policy-holders: ALL the directors are policy-holders' directors.

FOURTH—Because mutual companies hold the record for stability.

FIFTH—Because mutual companies have all the "safety-first" features of stock companies with mutuality thrown in.

SIXTH—Because the largest American companies are already mutual or seriously considering mutualization, and already more than one-half of legal reserve insurance is mutual.

SEVENTH—Because mutual companies are not built up in the interest of the FEW, but of the MANY.

THEREFORE, I WILL TAKE FOR MINE

The MUTUAL LIFE ASSURANCE CO.

Waterloo OF CANADA Ontario
Canada's Only Mutual

A TYPICAL GREAT-WEST LIFE RESULT

Twenty Payment Life Policy for \$5,000

Issued 1896. Matures 1916. Age 34. Premium \$132.60.

Paid-up Value at Maturity \$4,820.00

Cash Value at Maturity \$3,795.00

Total Premiums Paid 2,652.00

Excess Return 1,143.00

The Policyholder was protected by \$5,000 Insurance during 20 years and at the end of that period the cash value constituted not only a return of all premiums but in addition a splendid surplus.

Such remarkable Results are worthy of attention

The Great-West Life Assurance Co.

HEAD OFFICE Department "F" WINNIPEG

Ask for rates at your own age, and examples of other maturities.

The Imperial Guarantee and Accident Insurance Company of Canada

Head Office: 46 KING ST. W., TORONTO, ONT.

IMPERIAL PROTECTION

Guarantee Insurance, Accident Insurance, Sickness Insurance, Automobile Insurance, Plate Glass Insurance.

A STRONG CANADIAN COMPANY

Paid up Capital	-	-	\$200,000.00.
Authorized Capital	-	-	\$1,000,000.00.
Subscribed Capital	-	-	\$1,000,000.00.
Government Deposits	-	-	\$111,000.

Guardian Assurance Company Limited

Established 1821.

Assets exceed Thirty-Five Million Dollars

Head Office for Canada, Guardian Bldg.,
Montreal

H. M. LAMBERT, Manager. B. B. HARDS, Assistant Manager.

ARMSTRONG & DeWITT, General Agents,
6 Wellington Street East - Toronto

Merchants Casualty Co.

Head Office: Winnipeg, Man.

The most progressive company in Canada. Operating under the supervision of the Dominion and Provincial Insurance Departments. Embracing the entire Dominion of Canada.

SALESMEN NOTE

Our accident and health policy is the most liberal protection ever offered for a premium of \$1.00 per month.

Covers over 2,500 different diseases. Pays for six months for sickness and two years for accident. Liberal indemnities for accidental death, total disability, quarantine, operations, death of beneficiary and children of the insured.

Good Openings for Live Agents

Eastern Head Office... 1 Adelaide St. E., Toronto
Home Office... Electric Railway Chambers,
Winnipeg, Man.



Hudson Bay Insurance Co.

Head Office VANCOUVER, B.C.

WM. MACKAY, President.

F. W. WALKER, Vice-President and Manager.

FIRE INSURANCE ONLY

BRANCH OFFICES AT
MONTREAL, TORONTO, WINNIPEG, CALGARY.

AGENTS WANTED AT UNREPRESENTED
TOWNS AND VILLAGES IN CANADA.