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 seets, Business in Porce, New Business, Net Surplus and in all other espects in which companies are usually compared.

SUN LIFE ASSURANCE OF CANADA ROBERTSON MACAULAY, President

T. B. MACAULAY, Man. Director MONTREAL

THE LONDON & LANCASHIRE
LIFE & GENERAL ASSURANCE
ASSOCIATION, LIMITED

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Offers Liberal Contracts to Capable Field M 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, STREEF, MONTREAL. ALEX. BISSETT, Manager for Ganada.

Commercial Union Assurance Co.
LIMITED :: :: OF LONDON, ENG.
Capital Authorised and Fully Bubseribed \$14,760,000
Life Funds and Special Trust Funds ... (8,00,000
Life Funds and Special Trust Funds ... (8,00,000
Total Annual Income Exceeds ... 88,500,000
Total Trust Income Faced ... (15,000,000
Life Funds Fald ... (15,000,000
Life Funds Fald ... (15,000,000
Life Julius Fald ... (15,000,000
Life Julius Julius Government ... 1284,37;
Head Office, Canadian Branch ... Commercial Tuton
Building, 232, 248 51, Junes Street, Montreal
Application for Assurance distribution ... (18,000,000)
Life Good ... (18,000,000)
Life Funds and Special Tutor ... (18,000)
Life Funds and Special J. McGREGOR - Manager Can. Branch
W. S. JOPLING - Assistant Manager

THE PROVIDENT, ACCIDENT & GUARANTEE COMPANY

Head Office, MONTREAL 160 St. James Street

UNION ASSURANCE SOCIETY LIMITED.

OF LONDON, ENGLAND.

Fire Insurance since A.D. 1741

Canada Branch, Montreal: T. L. MORRISEY. Resident Mana. North-West Branch, Winnipeg: THOS. BRUCE, Branch Manager. Agencies throughout the Dominion

GET THE BEST

Do not place your Insurance policy until you have learned all about the Guar-anteed Investment Plan offered by The Manufacturers Life Insurance

Company Head Office - TORONTO

The Standard Assurance Co. OF EDINBURGH Established 1825 Head Office for Canada - - MONTREAL

7,600,000

ASSOCIATION

Investments under Canadian Branch...\$63,750,000

World-Wide Policies Apply for full particulars D. M. McGOUN, Manager

Founded in 1806. THE LAW UNION & ROCK INSURANCE CO. LIMITED

Assets Exceed \$47,000,000 Over \$11,000,000 Invested in Canada.

OF LONDON

FIRE and ACCIDENT Risks Accepted. Canadian Head Office: 112 St. James St., cor. Place d'Armes,

Montreal. Agents wanted in unrepresented towns in Canada. Head Office, Toronto J. E. E. DICKSON, Canadian Manager W. D. AIKEN, Superintendent Accident Dept

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

J. G. BRUNEAU, Prov. Manager The Federal Life Assurance Company

Home Office - Hamilton, Can.
Results for 1912 were the most successful in the Company's history, large increases being under in ill dispartments of the Business. The most successful in the Company's history, large increases being under in ill dispartments of the Business. The reduction of the Business showed a large reduction. The average rate of interest earned on the interest lunds increased 25 over the Several part agencies for good men open in the Province of Quebec. Province of Quebec.

APPLY TO/C. L. SWEENEY.

APPLY TO/C. L. Manager, MONT cial Manager, MONTREAL, Que

Guardian Assurance Co. LIMITED ESTABLISHED 1821

Assets exceed - \$34,000,000

Head Office for Canada:

Guardian Building, Montreal

TRISTERS:

K. W. Blackwell. Tanerede Bienvenu,

J. O. Grave!

H. M. LAMBERT, B. E. HARDS,

Adampter Assistant Manager

Life Insurance

American Companies Announce Their Policy as to Contracts in Force

COMPANIES ARE LIBERAL

ovision is Made in Case War is De-clared—Few Important Changes Likely—Old Policyholders Will Not Suffer.

British America

No. Technique of Company, 1986

W. E. Book C. Profesion of Quhee Barachi, 1987

Lawrence of Company, 1987

W. E. Book C. Profesion of Quhee Barachi, 1987

Lawrence of Company, 1987

W. E. Book C. Profesion of Quhee Barachi, 1987

Lawrence of Quhee

Life insurance agents in talks with their various prospects, are using to drive home the safety of life insurance as an investment, the fact that if their company should fall or not be able to meet their claims, their policies would be taken over by some other company, without loss to the policyholder, and to prove this they are able to quote many instances where this has been done in Canada. This argument is no doubt a strong one, as under the amendments to the Insurance Act this power is given to the liquidators of insolvent companies.

Notes of Interest

power is given to the insurance Act this power is given to the liquidators of insolvent companies.

Section 94A, which amends Section 94 of the Insurance Act, says:

Notwithstanding anything contained in the Winding-up Act, the liquidator of an insolvent life insurance company may, without the consent of the policyholders, arrange for the reinsurance of the contracts of Canadian policyholders in some company or companies licensed under this Act to transact life insurance in Canada, and for the purpose of securing such reinsurance the entire assets of the company, in the case of a Canadian company, and the entire assets of the company in Canada, in the case of a company, shall be available. The Oklahoma National Life Insurance Company will hold its agency convention in San Francisco, during the Exposition next year. H. O. Stark, the agency director of the company, is conducting a very successful contest for increased business from his lield representatives and finds a great deal of interest being aroused over the contemplated trip to the Pacific Coast.

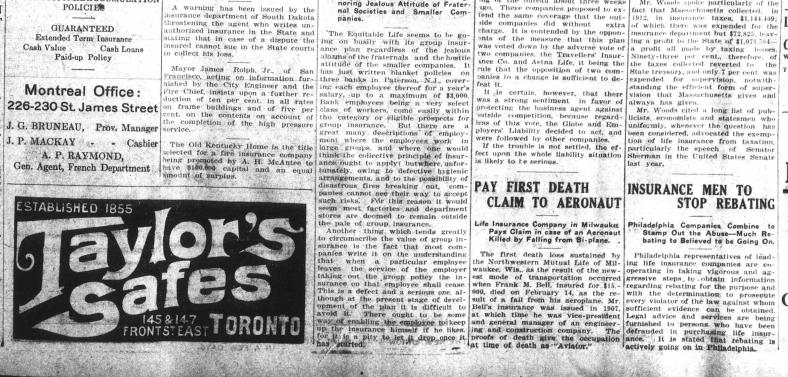
Canada, and for the ing such reinsurance in the company in conference announces the appointment of the company and of the company other is company, shall be a company, shall be world's Insurance Congress.

Ine Southern Casualty and Surety in Conference announces the appointment of Charles E. Clarke, Secretary of the Feninsular Casualty Company of Jackson Southern Casualty Company of Los Angeles, and a member of the Executive of the World's Insurance Congress, sails May 6th, from New York for a two months' trip through Europe. President Cochran Insurance Congress, sails May 6th, from New York for a two months' trip through Europe. President Cochran Insurance Congress, sails May 6th, from New York for a two months' trip through Europe. President Cochran Pacific Exposition to promote among European Insurance of \$1.322.376. With a total loss from lines of \$222.932. Chittenden easily leads the counties, with Rutland county second, with a total property damage of \$202.299. Little Grand Isle county had six fires which caused losses totaling \$6.529.

A warning her the Warning Halfax office of the company.

Geo. L. Cochran, president of the Pacific Mutual Life Insurance Compress, sails May 6th, from New York for a two months' trip through Europe. President Cochran pany for the Pacific Mutual Life Insurance Compress, sails May 6th, from New York for a two months' trip through Europe. President Cochran pany for the Pacific Mutual Life Insurance Compress, sails May 6th, from New York for a two months' trip through Europe. President Cochran pany for the Pacific Mutual Life Insurance Compress, sails May 6th, from New York for a two months' trip through Europe. President Cochran pany for the Executive of the World's Insurance Compress, sails May 6th, from New York for a two months' trip through Europe. President Cochran pany for the Executive of the World's Insurance Compress, sails May 6th, from New York for a two months' trip through Europe. President Cochran pany for the Executive of the World's Insurance C CONFEDERATION LIFE UNCONDITIONAL ACCUMULATION

A warning has been issued by the disturance department of South Dakota threatening the agent who writes unauthorized insurance in the State and stating that in case of a dispute the insured cannot sue in the State courts to collect his loss.





Personals

present in England.

Mr. Robert Howard is spending few weeks in the Old Country business.

Equitable Life Writes Business, Ig-noring Jealous Attitude of Frater-nal Societies and Smaller Com-panies.

Mexican War and Progressive Insurance Man Insurance Exhibit Alliance Heads At Big Exposition

> Panama-Pacific MANY BIG FEATURES

For the Frst Time in the History of Nations, Insurance Will Be Given Its Proper Place at a World Ex-hibition.

few weeks in the Old Country on ousiness.

Mr. Chas. Ives, of the city agency of the Sun Life Assurance Company, has left the city to take charge of the Halifax office of the company.

Does a Liability Policy Cover the Wess of Automobile Owners?—
Meyes of Automobile Owners.
M

Fire Companies

All Branches of Insurance Doing More Business Than Carelessness Causes Over Will Be Recognized at Any Other Company in Big Fifty Per Cent of City's Metropolis

Comparison of the Business Done by Different Companies in Both New York and London-Heavy Risks carried by Lloyds.

How Citizens Can **Prevent Fires**

Big Fires

IMMENSE RISKS CARRIED INSURANCE MEN ADVISE

ROUBLE OVER EXTENT
OF MOTOR LIABILITY

The State Will.

Addressing the New England Congress of Life Underwriters' Associations of Automobile Owners?—
Many Policyholders Think They
Do.

Downers A Liability Policy Cover the Life Insurance, Pages of Life Insu

EARNINGS

While many lines of business are today marking time, the Canada Life is each year exceeding all previous records in the earning of surplus. Its net surplus is now well over \$6,000,000.

In choosing a Life company, it is well to be assured of good dividends. Everything is favorable for that in the

CANADA LIFE ASSURANCE

COMPANY

N PACIFIC Sun. nit. stations.
Sat and Sun.;
Anne's to Rigdud.
sat and Sun.
opt Sunday.
and Int. Stations.
Sun. only.
and Int. stations.
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XIX. No. 4

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except Sunday Line nilton and l Line ekly—Tuesdays

orts UTH SHORES received. III St. Cartage AND GENERAL fice, Main 5562.

-Bristol RD GEORGE

lay, May 5th

C ROYALS

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IA ... May 16 NDRA. May 23 e class cabin Third-class, 1.25. ORD CO.,

James Stree Catherine W. LINE rice.

lospital Stree

... May 9 th Eastbound 25, 3rd Class up. West-ORD CO., ospital Street. James Street; Catherine W.

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