

**Good Returns** **Absolute Security**  
**SUN LIFE** ASSURANCE COMPANY **OF CANADA**

BIGGEST (ASSETS INCOME BUSINESS IN FORCE NEW BUSINESS SURPLUS) OF ALL CANADIAN COMPANIES

Head Office ... .. **MONTREAL**  
 ROBERTSON MACAULAY, Pres. ... .. T. B. MACAULAY, Man. Dir.

**PROFITS TO POLICYHOLDERS**  
 THE  
**Crown Life Insurance Co.**  
 Is Paying Profits to Policyholders Equal to the Original Estimates.  
 Insure in the Crown Life—and get both Protection and Profits.  
 Head Office, Crown Life Bldg., 59 Yonge St., TORONTO

**The Standard Life Assurance Co., of Edinburgh**  
 Established 1825. Head Office for Canada: MONTREAL, Que.  
 Invested Funds.....\$ 66,500,000 Investments under Canadian Branch, over. \$ 16,000,000  
 Deposited with Canadian Government and Government Trustees, over..... 7,000,000 Revenue, over..... 7,900,000  
 Bonus declared ..... 40,850,000  
 Claims paid..... 151,000,000  
 M. MCGOUN, Mgr. F. W. DORAN, Chief Agent, Ont.

**"ONLY A SCRAP OF PAPER."**  
 Only a scrap of paper—a LIFE INSURANCE APPLICATION—but a Briton's signature was there, and his defenceless widow and children were saved from poverty and dependence by the resources of a staunch life insurance company. "THE BEST INSURANCE AT LOWEST NET COST" is furnished by  
**THE DOMINION LIFE OF WATERLOO, ONT.**  
 Its profits to policyholders are unexcelled. Its strength is impregnable. To ensure the safety of your wife and children, place Insurance Protection on your life. Write for a sample "Scrap of Paper."  
 4

The largest commissions are not payable by  
**The London Life Insurance Co.**  
 London ... .. Canada  
 The largest earnings are, however, possible on account of its liberal policy contracts.  
 POLICIES "GOOD AS GOLD." 7

**AGENTS WANTED**  
 We appreciate your efforts, and promote you accordingly. Liberal contracts, first-class territory. Write to—  
**THE CONTINENTAL LIFE INSURANCE CO.,**  
 TORONTO  
 GEO. B. WOODS, President. CHARLES H. FULLER, Secretary  
 H. A. KENTY, Superintendent of Agencies

**The British Columbia Life Assurance Co.**  
**HEAD OFFICE VANCOUVER, B.C.**  
 Authorized Capital, \$1,000,000.00 Subscribed Capital, \$1,000,000.00  
 PRESIDENT—L. W. Shatford, M.P.P.  
 VICE-PRESIDENTS—T. E. Ladner, L. A. Lewis  
 Secretary—C. F. Stiver.  
 Liberal contracts offered to general and special agents

Orders for the new issue of H. M. P. Eckardt's  
**Manual of Canadian Banking**  
 are now being received • \$2.50  
 Postpaid anywhere  
 The Monetary Times Printing Company, Toronto, Ont.



**L'UNION**  
 Fire Insurance Company, Limited, of PARIS, FRANCE  
 Capital fully subscribed, 25% paid up ..... \$ 2,000,000.00  
 Fire Reserve Fund ..... 4,919,000 00  
 Available Balance from Profit and Loss Account 206,459 00  
 Total Losses paid to 31st December, 1913..... 90,120,000.00  
 Net premium income in 1913 ..... 5,561,441.00  
 Canadian Branch, 17 St. John Street, Montreal; Manager for Canada,  
 MAURICE FERRAND. Toronto Office, 18 Wellington St. East  
 J. H. EWART, Chief Agent.

First British Insurance Company established in Canada, A.D. 1804  
**Phoenix Assurance Company, Limited**  
**FIRE** of London, England **LIFE**  
 Founded 1792  
 Total resources over..... \$ 90,000,000  
 Fire losses paid ..... 425,000,000  
 Deposit with Federal Government and Investment in Canada for security of Canadian policy holders only exceed..... 2,500,000  
 Agents wanted in both branches. Apply to  
 R. MACD. PATERSON, } Managers  
 J. B. PATERSON, }  
 100 St. Francois Xavier Street, Montreal, Que.  
 All with profit policies taken out prior to 31st December will participate in four full years' reversionary bonus as at 1915,

**The West is Prosperous**  
 Never before have crops in the West been so bountiful. There is now a great harvest of insurance applications to be reaped from the prosperous farmers. Capable and energetic agents can make big incomes representing a live Western Company. Get started now by writing for particulars to  
**THE WESTERN LIFE ASSURANCE COMPANY**  
 Head Office .. WINNIPEG  
 ADAM REID .... .. Managing Director

**Agents Wanted**  
 APPLY FOR PARTICULARS.  
**Gresham Life Assurance Society**  
 LIMITED  
 HEAD OFFICE FOR CANADA  
**Gresham Building** ... **Montreal**  
 ESTD. 1848. ASSETS \$53,000,000