

GET THE BEST

Do not place your Insurance policy until you have learned all about the Guaranteed Investment Plan offered by
The Manufacturers Life Insurance Company
 Head Office - TORONTO

UNION MUTUAL Life Insurance Co.
 Portland, Me. **FRED E. RICHARDS, President**
 Accepted value of Canadian Securities, held by Federal Government for protection of policyholders, \$1,206,576
 All policies issued with Annual Dividends on payment of second year's annual premium.
 Exceptional openings for Agents, Province of Quebec and Eastern Ontario.
 Apply to Walter I. Joseph, Mgr., 161 St. James St. Montreal

UNION ASSURANCE SOCIETY LIMITED,
 OF LONDON, ENGLAND.

Fire Insurance since A.D. 1714

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

THE LONDON & LANCASHIRE LIFE & GENERAL ASSURANCE ASSOCIATION, LIMITED

Offers Liberal Contracts to Capable Field Men
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, STREET, MONTREAL.
ALEX. BISSETT, Manager for Canada.

Commercial Union Assurance Co. LIMITED :: :: OF LONDON, ENG.

Capital Authorized and Fully Subscribed	\$14,750,000
Capital Paid Up	1,475,000
Life Funds and Special Trust Funds	68,056,830
Total Annual Income Exceeds	39,500,000
Total Funds Exceed	118,000,000
Total Fire Losses Paid	155,780,550
Deposit with Dominion Government	1,284,327

Head Office, Canadian Branch - Commercial Union Building, 232, 236 St. James Street, Montreal
 Applications for Agencies solicited in unrepresented districts.
J. McGREGOR - Manager Can. Branch
W. S. JOPLING - Assistant Manager



We Have Open Territory

in the United States and Canada for men of ability and aggressiveness. Success waits upon effort.

WRITE US ABOUT AN AGENCY

THE PRUDENTIAL INSURANCE CO. OF AMERICA.
FORREST F. DRYDEN, President Home Office, Newark, N.J.
 Incorporated as a Stock Company by the State of New Jersey.

Founded in 1806.

THE LAW UNION & ROCK INSURANCE CO. LIMITED

OF LONDON

Assets Exceed \$45,000,000
 Over \$6,000,000 Invested in Canada.
 FIRE and ACCIDENT Risks Accepted.

Canadian Head Office:
 112 St. James St., cor. Place d'Armes, Montreal.

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

The Standard Assurance Co. OF EDINBURGH

Established 1825

Head Office for Canada - - MONTREAL

Invested Funds	\$63,750,000
Investments under Canadian Branch	16,000,000
Annual Revenue	7,600,000
Deposited with Canadian Government and Government Trustees, Over	7,000,000
Bonus Declared	40,850,000
Claims Paid	142,950,000

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

British America Assurance Company

— A. D. 1833 —

Head Office - - TORONTO

Board of Directors:

Hon. Geo. A. Cox - - President
 W. R. Brock - - Vice-President
 Robert Bickerdike, M.P. ; E. W. Cox ; D. B. Hanna ; John Hoskin, K.C., LL.D. ; Alex. Laird ; Z. A. Lash, K.C., LL.D. ; W. B. Meikle ; Geo. A. Morrow ; Augustus Myers ; Frederic Nicholls ; James Kerr Osborne ; Sir Henry M. Pellatt ; E. R. Wood.

W. B. Meikle, Gen. Mgr. E. F. Garrow, Secretary.
 Assets over \$ 2,000,000.00
 Losses paid since organization, over . \$36,000,000.00

The Federal Life Assurance Company

Home Office - Hamilton, Can.

Results for 1912 were the most successful in the Company's history, large increases being made in all departments of the business. The percentage of General Expenses showed a large reduction. The average rate of interest earned on the invested funds increased .25 over the preceding year.
 Several good agencies for good men open in the Province of Quebec.
APPLY TO C. L. SWEENEY,
 Provincial Manager, MONTREAL, Que.

Guardian Assurance Co. LIMITED :: :: OF LONDON, ENGLAND ESTABLISHED 1821

Capital Subscribed	\$10,000,000
Capital paid-up	5,000,000
Invested Funds exceed	33,000,000

Head Office for Canada:
GUARDIAN BUILDING, MONTREAL
 TRUSTEES:
J. O. GRAVEL, Esq. **K. W. BLACKWELL, Esq.**
TANCREDE BIENVENU, Esq.
M. LAMBERT, Manager **BERTRAM E. HARDS, Assistant Manager**

WESTERN ASSURANCE COMPANY

FIRE and MARINE. Incorporated 1851
 Assets Over \$3,000,000.00
 Losses paid since organization over \$56,000,000.00

HEAD OFFICE
 TORONTO, ONT.

Hon. GEO. A. COX - President
 W. R. BROCK - Vice-President
 W. B. MEIKLE General Manager
 C. C. FOSTER - Secretary

MONTREAL BRANCH
 BEARDMORE BUILDING
ROBERT BICKERDIKE, Manager

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

A TYPICAL RESULT

On October 30th, 1913, Dr. J. J. Brownlee, of Detroit, wrote concerning his recently matured Endowment Policy as follows:—"The outcome of my policy has been very satisfactory, for the dividends applied on my premiums from year to year have reduced the cost by over 25 per cent, and the policy, which was for \$1,000, has given me a cash return of \$379.14 over and above its cost, besides the insurance protection.
 I wish your company the continued success it so well deserves."

In each of the past five years the surplus earnings have broken all previous records. In 1912 they were over \$1,530,000. This accounts for the satisfactory dividends being paid policyholders

OF THE
CANADA LIFE ASSURANCE CO.