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The Manufacturers Life Insurance Company
 Head Office - TORONTO

THE PROVIDENT, ACCIDENT & GUARANTEE COMPANY

Accident, Health, Employer's and Public Liability, Burglary, Plate-Glass, Fidelity Bonds, Contract Bonds, Automobile.

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 Manager.

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Agencies throughout the Dominion.

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Offers Liberal Contracts to Capable Field Men
GOOD OPPORTUNITIES FOR MEN TO BUILD UP A PERMANENT CONNECTION

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 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

THE LAW UNION & ROCK INSURANCE CO. LIMITED

OF LONDON

Assets Exceed \$47,000,000
 Over \$11,000,000 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

ESTABLISHED 1821

Assets exceed - - \$34,000,000

Head Office for Canada :
Guardian Building, Montreal

TRUSTEES:
 K. W. Blackwell, Tancrede Bienvenu,
 J. O. Gravel

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

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 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



Prudential Policies
 Fit the requirements of the insured perfectly. They are modern in every respect.

Agents Wanted.

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

QUEBEC SECURITIES

Our Specialities are Municipal Debentures issued by Cities and Towns in the Province of Quebec. We have always a large number of attractive issues on hand, and will be pleased to send you our Bond Circular describing them.

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