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(Insurance Department)

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AND

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322 RICHARDS STREET

VANCOUVER, B. C.

Neglect No Longer

to inform yourself of the innumerable advantages of Life Insurance. It is probable that you do not know for how small a sum you may, under the Policies of The Great-West Life Assurance Company, place your family beyond the necessity of appealing to the sympathy of others, should the unexpected happen.

Make these enquiries as a matter of business, not sentiment. It is sometimes necessary to remember that while some wives not only fail to urge Insurance upon their husbands but actively discourage such provision—there is yet to be found THE WIDOW who fails to appreciate the advantage of Life Insurance.

State age, when full details will be mailed of the many attractive Plans issued by

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Oldest Insurance Company in the World

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British Columbia Branch
Canada Life Building, Vancouver

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Losses Adjusted and Paid in Vancouver

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Head Office, Montreal

AGENTS FOR B. C.

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Royal Financial Corporation, Limited

Seymour 4630

Vancouver, B. C.

MONARCH LIFE ASSURANCE COMPANY

A summary of the report of the Monarch Life Assurance Company, head office, Winnipeg, for the year ending December 31st, 1919, with statement of comparative growth, appears elsewhere in this issue and indicates substantial progress of this rapidly growing institution. The Company shows a new and revived business for 1919 of \$7,410,212, an increase of 42 per cent. over the previous year, and a total of business in force amounting to \$20,129,349, an increase of 33 per cent. A significant item of the report shows that the expense ratio was 119.9 per cent. for the year, which is well in line with those companies that have been operating for many times as long as the Monarch Life.

The Monarch Life is essentially a Western Canadian institution. Practically all its business is derived from the West and practically all its investments are in the West. The importance of British Columbia in the affairs of the company is indicated by the fact that over \$5,000,000 of insurance in force is in this Province, in comparison with a total of \$20,000,000 on the books of the company. Of \$7,410,000 of new and revived business over \$1,500,000 passed over the counters of the Provincial headquarters in the Rogers Building, Vancouver, which is under the capable management of Mr. C. A. Crysdale. The company is heavily interested in the Province, owning a considerable block of British Columbia bonds and also a large block of Vancouver City bonds. In addition it has considerable mortgage investments in improved city property in the Province.

Mr. W. A. Matheson, director and general manager of the Lake of the Woods Milling Company, was elected president at the annual meeting in succession to the late Mr. James T. Gordon, and Mr. W. P. Riley, president of the Western Grocers, Ltd., successors to A. Macdonald & Company, was elected a director.

MR. A. MILLIGAN APPOINTED CHIEF ASSISTANT

Mr. A. Milligan succeeds Mr. Sheldon as chief accountant at the main office of the Canadian Bank of Commerce, Vancouver, who retires for a prolonged vacation to return to Vancouver to enter business. Mr. Milligan was attached to the London staff of the bank when war broke out and joined the Imperial army, serving with the Yorkshire infantry throughout the war.

R. P. RITHET & CO. LTD.

Established 1871

Wholesale Merchants, Shipping and Insurance Agents
General Agents for British Columbia for Queen Insurance Company

Provincial Agents for National Fire Insurance Company
WHARF STREET - - - VICTORIA, B. C.

The North West Fire Insurance Company

OF WINNIPEG

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UNION ASSURANCE SOCIETY, LIMITED, OF LONDON,
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Payne & Pitts, Victoria, B. C.

A British Company

The China Fire Insurance Company

Limited

Incorporated in Hongkong

Established in 1870

Western Branch Office:

309-313 Yorkshire Building

VANCOUVER, B. C.

C. R. Elderton, Branch Manager.