

**The London & Lancashire Life & General Assurance Association, Ltd.**

**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,** SECRETARY FOR CANADA.



Canada Branch: Head Office, Montreal.

**Waterloo Mutual Fire Ins. Co.**

Established in 1868.

HEAD OFFICE, WATERLOO, ONT.

Total Assets 31st Dec., '910.....\$705,926.07  
 Policies in force in Western Ontario over 30,372.00

WM. SNIDER, President. GEO. DIEBEL, Vice-President.  
 Frank Haight, Manager. T. L. Armstrong, Inspector.

**CONFEDERATION LIFE ASSOCIATION**

HEAD OFFICE, TORONTO.

EXTENDED INSURANCE  
 CASH VALUE  
 PAID-UP POLICY  
 CASH LOANS  
 INSTALMENT OPTIONS

**GUARANTEED**

IN THE ACCUMULATION POLICY

WRITE FOR PARTICULARS

MONTREAL OFFICE:

226-230 ST. JAMES STREET.

Gen. Agent, French Department.

J. P. Mackay . . . . . Cashier.  
 A. P. RAYMOND,

**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., 151 St. James St., Montreal.

**Metropolitan Life Insurance Company, of New York.** (STOCK COMPANY)

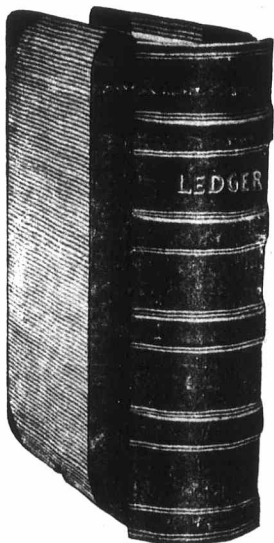
Assets . . . . . \$313,000,000

Policies in Force on December 31st, 1910 . . . . . 11,288,054

In 1910 it issued in Canada insurance for . . . . . \$ 26,564,000

It has deposited with the Dominion Government exclusively for Canadians more than . . . . . \$ 9,500,000

There are over 414,000 Canadians insured in the **METROPOLITAN.**



**"Proudfit"**

**LOOSE-LEAF BINDERS**

Looks like a bound book.

Sheets easily inserted or removed. Unlimited expansion.

Easy to operate. Guide bands made of especially tempered steel, will not break, cannot crack or become rough.

"Proudfit" Binders pay for themselves in time saved alone.

**Business Systems Limited**

52 SPADINA AVE., TORONTO

**WESTERN ASSURANCE COMPANY.**

FIRE AND MARINE. Incorporated 1851

Assets - - - - - \$ 3,213,438.28  
 Losses paid since organization - 54,069,727.16

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, Corner ST. PETER & LEMOINE STS.

**ROBERT BICKERDIKE, - Manager.**

**Commercial Union Assurance Co.,**

OF LONDON, ENG. Limited.

Capital Fully Subscribed . . . . . \$14,750,000  
 Life Funds and Special Trust Funds . . . . . 63,596,000  
 Total Annual Income, exceeds . . . . . 36,000,000  
 Total Assets exceed . . . . . 111,000,000  
 Deposit with Dominion Government . . . . . 1,269,327

Head Office Canadian Branch: Commercial Union Building, Montreal. 232, 236 ST. JAMES ST.

Applications for Agencies solicited in unrepresented districts.

W. S. JOPLING, Supt. of Agencies. J. McGREGOR, Mgr. Can. Branch.