

CROWN LIFE

INSURANCE COMPANY.

HEAD OFFICE

TORONTO.

AUTHORIZED CAPITAL, \$1,000,000.

— TO NEW INSURERS. —

The future, not the past, is what a new insurer has to consider.

The oldest life insurance company is not the best to select for the reason that it is the oldest. Age may bring its own weaknesses.

The "biggest" company is not the best simply because it has secured the largest number of policyholders. It costs money to be the "biggest."

A large surplus is of no benefit to a new policyholder. It is made up of dividends belonging to the older policyholders, who, instead of drawing their dividends each year, have allowed them to accumulate for a period of years. It would be a case of "Robbing Peter to Pay Paul," if new insurers received any benefit from the accumulated dividends of the older policyholders.

All level premium companies authorized by the Insurance Department of Canada to do business in the Dominion afford absolute security to their policyholders. Deposits, in the shape of premiums, made with any of the regular companies are as safe, if not more so, than deposits made with any of the chartered banks.

To make an intelligent selection of a company the new insurer should make a comparison of policy conditions, guarantees and premium rates. The rest depends upon the management of the affairs of the company, and the care exercised in the acceptance of risks. This means consideration of the standing of the directors, who are responsible for the management of the affairs of the company.

The Crown Life Insurance Company invites a comparison of its policy conditions, its premium rates and its guarantees, with those offered by its competitors. The company seeks only the best class of business, and as its operations are now confined to Canada, the healthiest country in the world, a small death loss should be experienced, which means larger dividends to policyholders. The premiums paid by Canadians are invested in Canada, and the following men are responsible to the policyholders for the proper conduct of the affairs of the company:—

— DIRECTORS —

President:

THE HON. SIR CHARLES TUPPER, Bart., G.C.M.G., C.B.

Managing Director: GEORGE H. ROBERTS.

HERBERT M. MOWAT, K.C.

Of Messrs. Mowat, Langton, Mowat & Maclellan, Barristers, etc., Toronto.

JOHN FOY

General Manager Niagara Navigation Company, Director The Toronto General Trusts Corporation, Toronto, Ont.

R. L. BORDEN, K.C., M.P.

Director Bank of Nova Scotia, Halifax, N. S.

FREDERICK W. THOMPSON

General Manager Ogilvie Milling Company, Winnipeg, Man.

SAMUEL BARKER, M.P.

Director Landed Banking and Loan Company, Hamilton, Ont.

HENRY T. NACHELL, M.D., L.R.C.P., EDIN.

Toronto, Ont.

GEORGE H. HEES

Manufacturer, Toronto, Ont.

ARTHUR R. BOSWELL, K.C.

Toronto, Ont.

RODOLPHE FORCET

President Royal Electric Company, Chairman Executive Committee Richelieu & Ontario Navigation Company, Vice-President Chamblay Power Co., Montreal, Que.

LOCAL BOARD FOR THE PROVINCE OF QUEBEC.

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JOHN CHARLTON, M.P.

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President Merchants Bank of P.E.I., Charlottetown, P.E.I.

FRANK E. HODGINS, K.C.

Of Messrs. McMurrich, Hodgins & McMurrich, Barristers, etc., Toronto.

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Vice-President The Sovereign Bank of Canada, Member of Firm of Messrs. Manning & Macdonald, Contractors, Toronto, Ont.

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Chairman Advisory Board North British Canadian Investment Company, Toronto, Ont.

THE HON. SIR CHARLES HIBBERT TUPPER

K.C.M.G., M.P., P.C., Vancouver, B.C.

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H. MARKLAND MOLSON

Director The Molsons Bank; Director The City and District Savings Bank, Montreal, Que.

HON. HENRI B. RAINVILLE

Speaker The Legislative Assembly of Quebec; Director The Royal Electric Co., Montreal, Que.

STANLEY HENDERSON, General Manager, Province of Quebec.
Offices: Victoria Chambers, 232 McGill Street, MONTREAL.