

**Good Returns** **ASSURANCE COMPANY** **Absolute Security**  
**SUN LIFE OF CANADA**  
 BIGGEST (ASSETS INCOME BUSINESS IN FORCE NEW BUSINESS SURPLUS) OF ALL CANADIAN COMPANIES  
 Head Office MONTREAL  
 ROBERTSON MACAULAY, Pres. T. B. MACAULAY, Man. Dir.

**PROFITS TO POLICYHOLDERS**  
 THE  
**Crown Life Insurance Co.**  
 Is Paying Profits to Policyholders Equal to the Original Estimates.  
 Insure in the Crown Life—and get both Protection and Profits.  
 Head Office, Crown Life Bldg., 59 Yonge St., TORONTO

**The Standard Life Assurance Co., of Edinburgh**  
 Established 1825. Head Office for Canada: MONTREAL, Que.  
 Invested Funds.....\$ 86,500,000 Investments under Canadian Branch, over.... 16,000,000  
 Deposited with Canadian Government and Government Trustees, over..... 7,000,000 Revenue, over..... 7,900,000  
 Bonus declared..... 40,850,000  
 Claims paid..... 151,000,000  
 M. McGOUN, Mgr. P. W. DORAN, Chief Agent, Ont.

**THE RATIO OF SURPLUS EARNED TO ASSETS** is the most important single comparison that can be made between companies, as it focalizes all significant ratios on the supreme point of earning power. In this test  
**THE DOMINION LIFE**  
 Stands FIRST OF ALL COMPANIES  
 ACTUAL RESULTS TO POLICYHOLDERS UNEXCELLED  
 Head Office WATERLOO, Ont. 2

**SAFETY FIRST**  
 Governs in investments of the  
**London Life Insurance Co.**  
 LONDON Canada  
 POLICIES "GOOD AS GOLD." 3

**AGENTS WANTED**  
 We appreciate your efforts, and promote you accordingly. Liberal contracts, first-class territory. Write to—  
**THE CONTINENTAL LIFE INSURANCE CO.,**  
 TORONTO  
 GEO. B. WOODS, President. CHARLES H. FULLER, Secretary  
 H. A. KENTY, Superintendent of Agencies

**The British Columbia Life Assurance Co.**  
 HEAD OFFICE VANCOUVER, B.C.  
 Authorized Capital, \$1,000,000.00 Subscribed Capital, \$1,000,000.00  
 PRESIDENT—L. W. Shatford, M.P.P.  
 VICE-PRESIDENTS—T. E. Ladner, L. A. Lewis  
 Secretary—C. P. Stiver General Manager—Sanford S. Davis  
 Liberal contracts offered to general and special agents

**The Occidental Fire Insurance Co.**  
 Head Office WINNIPEG, Man.  
 RANDALL DAVIDSON, President. C. A. RICHARDSON, Secretary  
 Subscribed Capital.....\$500,000.00  
 Paid-up Capital.....169,073.06  
 Net Surplus.....75,416.02  
 Full Deposit with Dominion Government.

  
**L'UNION**  
 Fire Insurance Company, Limited, of PARIS, FRANCE  
 Capital fully subscribed, 25% paid up.....\$ 2,000,000.00  
 Fire Reserve Fund.....4,919,000.00  
 Available Balance from Profit and Loss Account.....206,459.00  
 Total Losses paid to 31st December, 1913.....96,120,000.00  
 Net premium income in 1913.....5,561,441.00  
 Canadian Branch, 17 St. John Street, Montreal. Manager for Canada  
 MAURICE FERRAND, Toronto Office, 18 Wellington St. East.  
 J. H. EWART, Chief Agent.

First British Insurance Company established in Canada, A.D. 1804  
**Phoenix Assurance Company, Limited**  
 FIRE of London, England LIFE  
 Founded 1792  
 Total resources over.....\$ 90,000,000  
 Fire losses paid.....425,000,000  
 Deposit with Federal Government and Investment in Canada for security of Canadian policy holders only exceed 2,500,000  
 Agents wanted in both branches. Apply to  
 R. MACD. PATERSON, } Managers.  
 J. B. PATERSON }  
 100 St. Francois Xavier St., Montreal, Que.  
 All with profit policies taken out prior to 31st December will participate in four full years' reversionary bonus as at 1915.

**THE WESTERN LIFE ASSURANCE CO.**  
 Head Office ... Winnipeg  
 APPLICATIONS RECEIVED DURING 2ND YEAR,  
**\$1,590,000.00**  
 The Company is popular on account of its liberal and up-to-date Policies—and aggressive management—making the Agents' work easy.  
 For particulars of two important positions, apply to:  
 ADAM REID ... MANAGING DIRECTOR

  
**LONDON & LANCASHIRE FIRE**  
 INSURANCE COMPANY LIMITED  
 ALFRED WRIGHT, Manager  
 A. E. BLOGG, Branch Secretary  
 8 Richmond Street E. TORONTO  
 Security, \$29,600,000