



## LONDON GUARANTEE AND ACCIDENT COY.

Limited

Head Office for Canada:  
TORONTO

Established 1869

Employer's Liability	Personal Accident	Sickness
Elevator	Fidelity Guarantee	Court Bonds
Contract	Internal Revenue	Teams and Automobile

**AND FIRE INSURANCE**

## Business Permanency

One of the greatest contributors to the permanency of a business is partnership insurance.

A North American Life partnership policy will establish a high degree of credit, and safeguard your business in any eventuality, be it financial stringency or death.

The numerous advantages which this form of policy offers will be explained by any representative, or upon direct communication with

## North American Life Assurance Company

"SOLID AS THE CONTINENT."

Head Office: TORONTO, CANADA

## The Ascendency of the Mutual System

Mutual Life Insurance Companies issue seventy-five per cent. of all the policies written on this continent.

The most progressive companies in the whole world were either mutual from the beginning or have afterward been mutualized.

Therefore The Mutual Life of Canada sells the most modern and the most popular type of life insurance contract.

You have not secured **the best** in life insurance unless your policy is a **mutual** policy.

Mutual Companies are democratic. The entire assets are the property of the policyholders and the control of the Company belongs to them.

**The MUTUAL LIFE ASSURANCE CO.  
OF CANADA**

Waterloo

Canada's only Mutual

Ontario

## THE NEW YEAR

suggests new resolutions—improvement where improvement is needed.

Consider the matter of your Life Insurance. Is there room for "Improvement" here?

Start the New Year well by arranging this vital matter of protection.

Look into the Policies of The Great-West Life. You will find them inexpensive—liberal—profitable.

Ask for rates and printed matter.

## The Great-West Life Assurance Co.

HEAD OFFICE ..... WINNIPEG  
1916 Desk Calendar free on request.

## The Imperial Guarantee and Accident Insurance Company of Canada

Head Office: 46 KING ST. W., TORONTO, ONT.

IMPERIAL PROTECTION

Guarantee Insurance, Accident Insurance, Sickness Insurance, Automobile Insurance, Plate Glass Insurance.

A STRONG CANADIAN COMPANY

Paid up Capital	-	-	\$200,000.00.
Authorized Capital	-	-	\$1,000,000.00.
Subscribed Capital	-	-	\$1,000,000.00.
Government Deposits	-	-	\$111,000.

## Guardian Assurance Company Limited

- Established 1821.

Assets exceed Thirty-Five Million Dollars

Head Office for Canada, Guardian Bldg.,  
Montreal

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

**ARMSTRONG & DeWITT, General Agents,**  
6 Wellington Street East - Toronto

## Merchants Casualty Co.

Head Office: Winnipeg, Man.

The most progressive company in Canada. Operating under the supervision of the Dominion and Provincial Insurance Departments. Embracing the entire Dominion of Canada.

### SALESMEN NOTE

Our accident and health policy is the most liberal protection ever offered for a premium of \$1.00 per month.

Covers over 2,500 different diseases. Pays for six months for sickness and two years for accident. Liberal indemnities for accidental death, total disability, quarantine, operations, death of beneficiary and children of the insured.

**Good Openings for Live Agents**

Eastern Head Office...1 Adelaide St. E., Toronto  
Home Office...Electric Railway Chambers,  
Winnipeg, Man.



## Hudson Bay Insurance Co.

Head Office - VANCOUVER, B.C.

WM. MACKAY, President.

F. W. WALKER, Vice-President and Manager.

## FIRE INSURANCE ONLY

BRANCH OFFICES AT  
MONTREAL, TORONTO, WINNIPEG, CALGARY.

AGENTS WANTED AT UNREPRESENTED  
TOWNS AND VILLAGES IN CANADA.