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Head Office - TORONTO

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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., 211 McGill Street, Montreal.

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Policies Guaranteed by Union Assurance Society Ltd. of London.

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THE LONDON & LANCASHIRE LIFE & GENERAL ASSURANCE ASSOCIATION, LIMITED

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.

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Commercial Union Assurance Co. LIMITED

OF LONDON, ENG.
Capital Authorized and Fully Subscribed \$14,750,000
Capital Paid Up 1,475,000
Life Funds and Special Trust Funds 68,056,830
Total Annual Income Exceeds 39,500,000
Total Funds Exceed 118,000,000
Total Fire Losses Paid 155,780,550
Deposit with Dominion Government 1,284,327
Head Office, Canadian Branch - Commercial Union Building, 232, 236 St. James Street, Montreal
Applications for Agencies solicited in unrepresented districts.

J. McGREGOR - *Manager Can. Branch*
W. S. JOPLING - *Assistant Manager*

Founded in 1806.

THE LAW UNION & ROCK INSURANCE CO. LIMITED

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Over \$6,000,000 Invested in Canada.
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Agents wanted in unrepresented towns in Canada
J. E. E. DICKSON, *Canadian Manager*
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The Standard Assurance Co. OF EDINBURGH

Established 1825

Head Office for Canada - - MONTREAL

Invested Funds.....\$63,750,000
Investments under Canadian Branch..... 16,000,000
Annual Revenue..... 7,600,000
Deposited with Canadian Government and Government Trustees, Over..... 7,000,000
Bonus Declared..... 40,850,000
Claims Paid.....142,950,000

World-Wide Policies
Apply for full particulars
D. M. McGOON, *Manager*

British America Assurance Company

— A. D. 1833 —

Head Office - - TORONTO

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W. R. Brock - - *Vice-President*
Robert Bickerdike, M.P. : E. W. Cox : D. B. Hanna : John Hoskin, K.C., LL.D. : Alex. Laird : Z. A. Lash, K.C., LL.D. : W. B. Meikle
Geo. A. Morrow : Augustus Myers : Frederic Nicholls : James Kerr Osborne : Sir Henry M. Pellatt : E. R. Wood.

W. B. Meikle, *Gen. Mgr* E. F. Garrow, *Secretary*

Assets over \$ 2,000,000.00
Losses paid since organization, over . \$36,000,000.00

The Federal Life Assurance Company

Home Office - Hamilton, Can.

Results for 1912 were the most successful in the Company's history, large increases being made in all departments of the business. The percentage of General Expenses showed a large reduction. The average rate of interest earned on the invested funds increased .25 over the preceding year.

Several good agencies for good men open in the Province of Quebec.

APPLY TO C. L. SWEENEY,
Provincial Manager, MONTREAL, Que.

Guardian Assurance Co. LIMITED

ESTABLISHED 1821

Assets exceed - \$34,000,000

Head Office for Canada:

Guardian Building, Montreal

TRUSTEES:
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J. O. Gravel
H. M. LAMBERT, *Manager* B. E. HARDS, *Assistant Manager*

WESTERN ASSURANCE COMPANY

FIRE and MARINE. Incorporated 1851

Assets Over \$3,000,000.00

Losses paid since organization over \$56,000,000.00

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TORONTO, ONT.

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W. R. BROCK - *Vice-President*
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BEARDMORE BUILDING
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THE BRITISH CANADIAN REALTY & INVESTMENT Co., Limited

Real Estate, Timber Limits, Farm and Coal Lands, Water Powers

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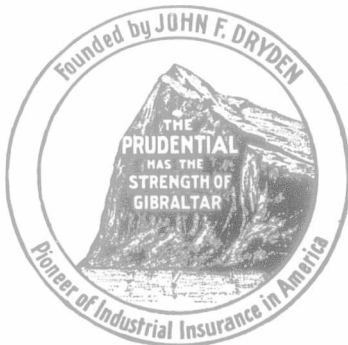
A TYPICAL RESULT

On October 30th, 1913, Dr. J. J. Brownlee, of Detroit, wrote concerning his recently matured Endowment Policy as follows:—"The outcome of my policy has been very satisfactory, for the dividends applied on my premiums from year to year have reduced the cost by over 25 per cent, and the policy, which was for \$1,000, has given me a cash return of \$379.14 over and above its cost, besides the insurance protection.
I wish your company the continued success it so well deserves."

In each of the past five years the surplus earnings have broken all previous records. In 1912 they were over \$1,530,000. This accounts for the satisfactory dividends being paid policyholders

OF THE

CANADA LIFE ASSURANCE CO.



The Prudential

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FORREST F. DRYDEN, *President*

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