## Success Engenders Success

1904 \*

THE YEAR JUST CLOSED HAS WITNESSED A MARKED ADVANCE IN EVERY DEPARTMENT OF



No subject interests a business man more than "Gains" in his own business. He should also be interested in the very substantial "gains" made by the Company in which his life is insured, as well as in its "Savings" from death losses and general cost of managing the business, as it is from these sources his "dividends" are chiefly derived; and if he is a shrewd man he will select the Campan y that shows the best record in these respects when taking on more insurance.

## ~ SHOWING

A large gain in Assets.

A large gain in Reserve.

A large gain in Surplus.

A large gain in Premium Income.

A large gain in Interest Income.

A large gain in Assurance in Force.

A decrease in mortality and

A decrease in ratio of expenses.

Sincerely thanking all who have helped the Company during the past year to Sincerely thanking an who have helped the Company during the past year to achieve such satisfactory results and asking both old and new friends to assist us during the achieve such satisfactory results and asking both old and new menos to assist us during the coming year to maintain this Company's pre-eminence in the field of Canadian life insur-

ONE AND ALL A JOYOUS AND PROSPEROUS NEW YEAR

GEO. CHAPMAN, General Agent

McLean's Block, GUELPH

Please mention the O. A. C. Review when answering advertisements.