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.

Chief Office for Canada: 164 ST. JAMES, STREET, MONTREAL. ALEX. BISSETT, Manager for Canada.

Waterloo Mutual Fire Ins. Co.

ESTABLISHED in 1863.
Head Office, Waterloo, Ont.
Total Assets 31st Dec., 1910. \$705,926,07
Policies in force in Western Ontario
over. 30,372.00

WM. SNIDER, President GEO. DEIBEL, Vice-President FRANK HAIGHT, Manager T. L. ARMSTRONG, Inspector

British America Assurance Company

— A. D. 1833 —

Head Office

TORONTO

Board of Directors:

Hon. Geo. A. Cox - 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 Nichollas : 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 Sun Life Assurance Company of Canada

HAS MORE

Life Premium Income **Annuity Premium Income** Interest Income Total Income **Business** in Force Net Surplus New Business

Than any other Canadian Company

Write to the Head Office of the Company in Montreal for particulars



Canada Branch: Head Office, Montreal.

DIRECTORS:

Sir Alexandre Lacoste M. Chevalier, Esq. Wm. Molson Macpherson, Esq. T. J. Drummond, Esq.

J. Gardner Thompson, Manager.

J. W. Binnie, Deputy Manager.

A Canada Life Policy Becomes a Source of Income

\$3,140.00 \$1,071.00 \$2,069.00 Actual cost to 1910

Note that since 1905 without the payment of any further premiums the policy has been yielding an INCREASING income.

Canada Life Assurance Co.

Head Office,

Toronto, Can.

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 on the invested runes preceding year.
Several good agencies for good men open in the Province of Quebec.

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

Metropolitan Life Insurance Company of New York (Stock Company)

There are over 446,000 Canadians insured in the METROPOLITAN

North'

American Life Solid

Continent

CONFEDERATION ASSOCIATION Head Office, Toronto

UNCONDITIONAL ACCUMULATION POLICIES

> GUARANTEED Extended Term Insurance Cash Value Cash Loans Paid-up Policy

Montreal Office: 226-230 St. James Street

J. G. BRUNEAU, Prov. Manager - - Cashier J. P. MACKAY

A. P. RAYMOND.

Gen. Agent, French Department

WESTERN ASSURANCE COMPANY

FIRE and MARINE. Incorporated 1851

Assets Over\$3,000,000.00

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

> HEAD OFFICE TORONTO, ONT.

Hon. GEO. A. COX - President W. R. BROCK - Vice-President W. B. MEIKLE General Manager Secretary C. C. FOSTER

MONTREAL BRANCH BEARDMORE BUILDING

ROBERT BICKERDIKE, Manager

Commercial Union Assurance Co. LIMITED :: :: OF LONDON, ENG. Capital Authorized and Fully Subscribed \$14,750,000 Capital Paid Up. Life Funds and Special Trust Funds \$14,750,000 Life Funds and Special Trust Funds \$6,136,780 Total Annual Income Exceeds \$15,000,000 Total Assets Exceed. \$15,000,000 Total Funds Special Trust Funds \$1,750,000 Total Funds Subscribed \$1,750,000 Total Fire Losses Paid \$1,750,000 Deposit with Dominion Government \$1,269,377 Head Office, Canadian Branch Commercial Union Building, 282, 236 St. James Street, Montreal Applications for Agencies solicited in unrepresented W. S JOPLING \$1,000,000 Assistant Manager J. McGB EGOD. Assistant Manager Reguler - Assistant Manager Manager Can. Branch W.S JOPLING - - - J. McGREGOR - - -



ARE SPECIALLY ADAPTED FOR -

Currer t Ledgers, Transfer Ledgers, Price Books, Catalog es. Blue Prints.
Register Books. Minute Books Insurance Records, and for all purposes of binding loose leaf sheets, either hand or typewriten.

Wr.te for Sample on Business Stationery.

BUSINESS SYSTEMS LIMITED

52 Spadina Ave.,

Toronto, Can:

North American Life Assurance 60. "SOLID AS THE CONTINENT"

EDWARD GURNEY, L. GOLDMAN,
President, Managing Director.

I. GOLDMAN K. OSBORNE,

W. B. TAYLOR, B.A. LL.B., Secretary.

→ 1911 K

TOTAL CASH INCOME..... \$ 2,404,756.25 NET SURPLUS to Policyholders 11.576,045,78 PAYMENTS to Policyholders ...

HOME OFFICE, - TORONTO