

**"INVESTMENTS"—A Much Misused Term**

Many who should be, and think they are laying up money for their old age, are misled into so-called "investments," where their hard-earned money is jeopardized, and frequently lost, though it is of the utmost importance to them and to those who may be dependent upon them that its absolute safety should be beyond peradventure.

To those who should invest safely and with caution, not speculate, the bonds of the Canada Permanent Mortgage Corporation can be confidently recommended. This Corporation is most conservative in the investment of the funds entrusted to it. For more than sixty-three years it has held a leading position among Canada's financial institutions, and its bonds are a LEGAL INVESTMENT FOR TRUST FUNDS. They are issued for one hundred dollars and upwards. Write for full particulars.

**CANADA PERMANENT MORTGAGE CORPORATION**

Paid-up Capital and Reserve Fund...\$11,250,000.00      ESTABLISHED 1855      Toronto Street, TORONTO

**Seventy-Five Years Ago**

On the first of February, 1843, The Mutual Life of New York issued the first mathematical reserve policy ever written by an American company.

Having completed its 75th fiscal year on the 31st December, 1917, the Company enters upon the new year with a justifiable pride in its impregnable strength, its unsurpassed policy contracts, its generous dividends, and its great body of well-satisfied policyholders.

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**THE OLDEST COMPANY IN AMERICA IS THE COMPANY FOR YOU.**

\* \* \* \* \*

*For terms to producing agents, address*

**THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK**

34 Nassau Street - - - New York City

**The Life Agent's Manual**  
Published by The Chronicle, Montreal

**THE London Assurance CORPORATION OF ENGLAND.**

INCORPORATED BY ROYAL CHARTER A. D. 1790

**CAPITAL PAID UP - - - - - \$ 2,541,375**  
**TOTAL CASH ASSETS - - - - - 22,457,415**

**Head Office for Canada - MONTREAL**  
W. KENNEDY, W. B. COLLEY, Joint Managers.

**ATLAS ASSURANCE COMPANY LIMITED of LONDON, ENGLAND**

The Company commenced business in the REIGN OF GEORGE III and the following figures show its record—

At the Accession of	Income	Funds
<b>KING GEORGE IV.</b>	<b>\$ 387,025</b>	<b>\$ 800,605</b>
<b>KING WILLIAM IV.</b>	<b>657,115</b>	<b>3,038,380</b>
<b>QUEEN VICTORIA</b>	<b>789,865</b>	<b>4,575,410</b>
<b>KING EDWARD VII.</b>	<b>3,500,670</b>	<b>11,185,405</b>
<b>KING GEORGE V.</b>	<b>6,846,895</b>	<b>15,186,090</b>
and at		
<b>31st DECEMBER, 1916</b>	<b>7,980,685</b>	<b>20,730,010</b>

In addition the Company has a Subscribed Capital of Eleven Million Dollars (of which \$1,320,000 is paid up.)

*Agents wanted in unrepresented districts.*  
Head Office for Canada:

**260 St. James St., MONTREAL**  
MATTHEW C. HINSHAW, Branch Manager



**Assets:**  
**\$22,022,227.19**

**Surplus:**  
**\$7,426,114.26**

Canadian Head Office:  
**MONTREAL.**  
J. W. HINNIE, Manager

**L'UNION**

**FIRE INSURANCE COMPANY, Limited**

Established 1825      Head Office: PARIS, France.

**Capital fully subscribed - - - \$2,000,000.00**  
25 p. c. paid-up

**Fire Reserve Funds - - - - - 5,539,000.00**  
**Available Balance from Profit and Loss account - - - - - 111,521.46**  
**Net Premiums in 1916 - - - - - 5,630,376.43**  
**Total Losses paid to 31 Dec., 1916 100,942,000.00**

Canadian Branch:  
**LEWIS BUILDING, 17 St. John St, MONTREAL**  
Manager for Canada: MAURICE FERRAND.