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 30,372.00

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

British America Assurance Company

— A. D. 1833 — 0

Head Office

TORONTO

Board of Directors:

Hon. Geo. A. Cox - President 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 Nichollas : James Kert 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 Assets **Annuity Premium Income** Interest Income Total Income **Business** in Force **New Business** Net Surplus

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.

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 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.

Metropolitan Life Insurance Company

of New York (Stock Company) Assets
Policies in Force on December
31st, 1911
In 1911 it issued in Canada
insurance for
It has deposited with the
Dominion Government exclusively for Canadians more
than \$352,785,000 12,007,138 27,139,000

10,000.0000 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 J. P. MACKAY - - Cashier

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.

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 \$8,956,830
Total Annual Income Exceeds 39,500,000
To al 'n ds E. cee 118,000 000
Total Fire Losses Paid 155 780,550
Deposit with Dominion Government 1,2×4,327
Head Office, Canadian Branch - Commercial Union
Building, 232, 236 St. James Street, Montreal
Applications for Agencies solicited in unrepresented
W. S JOPLING - Assistant Manager
L McGREGOR - Assistant Manager



- ARE SPECIALLY ADAPTED FOR -

Current Ledgers, Transfer Ledgers, Price Books, Catalogues, Blue Prints. Register Books, Minute Books Insurance Records, and for all purposes of binding loose leaf sheets, either hand or typewritten.

Write for Sample on Business Stationery.

BUSINESS SYSTEMS LIMITED

52 Spadina Ave.,

Toronto, Can:

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

EDWARD GURNEY. President.

L. GOLDMAN, A.I.A., F.C.A., Managing Director.

L. GOLDMAN. J. K. OSBORNE. Vice-Presidents. W. B. TAYLOR, B.A. LL.B., Secretary.

-> 1911 K

TOTAL CASH INCOME.....\$ 2,404,756.25 TOTAL ASSETS... 13 224 159,41 NET SURPLUS to Policyholders 11.576,045,78 1.116,907.58 PAYMENTS to Policyholders ...

HOME OFFICE, - TORONTO