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Do not place your Insurance policy until you have learned all about the Guaranteed Investment Plan offered by

The Manufacturers Life Insurance Company
Head Office - TORONTO

THE PROVIDENT, ACCIDENT & GUARANTEE COMPANY

Accident, Health, Employer's and Public Liability, Burglary, Plate-Glass, Fidelity Bonds, Contract Bonds, Automobile.

Head Office, MONTREAL
160 ST. JAMES STREET

The North West Fire Insurance Co. OF WINNIPEG, MAN.

Policies Guaranteed by Union Assurance Society Ltd. of London.

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THOS. BRUCE, *Deputy Manager* |
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Agencies throughout the Dominion.

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.*

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
Deposits 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

OF LONDON

Assets Exceed \$47,000,000

Over \$11,000,000 Invested in Canada.

FIRE and ACCIDENT Risks Accepted.

Canadian Head Office:
112 St. James St., cor. Place d'Armes, Montreal.

Agents wanted in unrepresented towns in Canada.

J. E. E. DICKSON, *Canadian Manager*
W. D. AIKEN, *Superintendent Accident Dept*

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. McGOUN, *Manager*

British America Assurance Company

— A. D. 1833 —

Head Office - - TORONTO

Board of Directors:

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W. B. Meikle - - - *Vice-President*

Robert Bickerdike, M.P. : E. W. Cox : H. C. 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 \$ 2,300,000.00

Losses paid since organization, over . \$37,000,000.00

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 :

K. W. Blackwell, *Tancrede Bienvenu,*
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

HEAD OFFICE
TORONTO, ONT.

W. R. BROCK, *President.*
W. B. MEIKLE, *Vice-President & General Manager.*

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BEARDMORE BUILDING

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Manager

THE BRITISH CANADIAN REALTY & INVESTMENT Co., Limited

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

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605-606 TRANSPORTATION BLDG.

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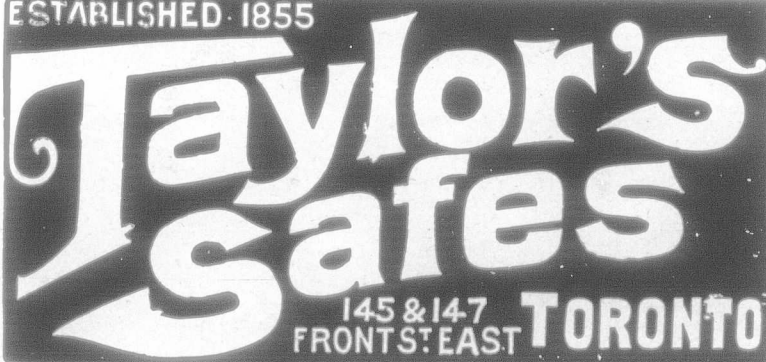
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Our Specialities are Municipal Debentures issued by Cities and Towns in the Province of Quebec. We have always a large number of attractive issues on hand, and will be pleased to send you our Bond Circular describing them.

HANSON BROS.,

164 St. James St., Montreal.

ESTABLISHED 1855



145 & 147 FRONT ST. EAST TORONTO