

**WAR EXTRA.**

No extra premium for service with Canadian Contingents while in Canada and Great Britain.  
Reasonable extras for Active Service elsewhere.  
Special terms to non combatant members of Contingents.

**GRESHAM LIFE ASSURANCE SOCIETY, LTD.**  
Established 1848. Funds \$53,000,000  
GRESHAM BUILDING - - - MONTREAL.

**Union Assurance Society Limited**  
OF LONDON, ENGLAND.

(Fire Insurance since A.D. 1714)

Canadian Branch:  
Corner St. James and McGill Streets, Montreal  
T. L. MORRISEY, - Resident Manager  
Agencies throughout the Dominion.

**The Imperial Guarantee**

AND ACCIDENT INSURANCE CO., OF CANADA

Head Office: 46 King Street W.,  
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**A Strong Canadian Company.**

ACCIDENT AND SICKNESS INSURANCE  
GUARANTEE BONDS

PLATE GLASS AND AUTOMOBILE INSURANCE  
E. WILLANS, General Manager. FRANK W. COX, Secretary.

**The WATERLOO**  
Mutual Fire Insurance Co.

ESTABLISHED IN 1863

HEAD OFFICE : WATERLOO, ONT.

TOTAL ASSETS 31st DEC., 1911, \$772,000.00  
POLICIES IN FORCE IN WESTERN ONTARIO OVER 30,000

WM. SNIDER, President. GEORGE DIEBEL, Vice-President  
FRANK HAIGHT, Manager. ARTHUR FOSTER, Inspector

**Endowments of The Mutual of Canada.**

Dejected speculators in mining stocks, real estate bargains, oil shares, etc., bestrew the landscape thick as autumn leaves these days. Their hopes have fallen "thick in the blast."

The lucky man to-day is the one who invested his money in Mutual Life Endowment policies! These combine household protection with a safe and remunerative investment.

Each \$100.00 invested has produced all the way from \$127.00 to \$193.00, according to the term of the endowment, exclusive of the insurance feature.

Mutual Life endowments are the very thing to buy and to SELL in days of panic and in war-time.

**The Mutual Life Assurance Co.**  
Of Canada,

WATERLOO - - - ONTARIO

PROVINCE OF QUEBEC { To Wit :-  
CITY OF MONTREAL

IN THE MATTER of the appointment of a Provincial Manager by the CONTINENTAL LIFE INSURANCE COMPANY, HEAD OFFICE, TORONTO

GEORGE B. WOODS, President. CHARLES H. FULLER, Secretary



JOHN P. MUNN, M.D.  
PRESIDENT  
CLARENCE H. KELSEY  
First Vice-President and First Co.  
WILLIAM H. PORTER  
Second Vice-President  
EDWARD TOWNSEND  
President of Trade, Nat. Board

Good men, whether experienced in life insurance or not, may make direct contracts with this company, for a limited territory if desired, and secure for themselves, in addition to first year's commission, a renewal interest insuring an income for the future. Address the Company at its Home Office, No. 277 Broadway, N. Y.

**BRITISH COLONIAL FIRE INSURANCE COMPANY**

Office: ROYAL BUILDING, 2 Place d'Armes, - Montreal.

**STRONG AS THE STRONGEST**  
Agents wanted in Unrepresented Districts

President: HON. C. E. DUBORD Director and Secretary: THEODORE MEUNIER Manager: H. W. THOMSON.

INSPECTORS.

GAVIN BROWNE, Jr., 51 Yonge Street, Toronto, Ontario.

R. T. BROWN, P. O. Box 840, Regina, Sask.

B. A. CHARLEBOIS, P. O. Box 208, Montreal, Que.