

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., 1912. \$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
 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 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

Assets Life Premium Income
 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

Policy No. 35,407. Amount \$5,000.
 Life, 20 payments. Age at Entry, 35.
 Date 30th April, 1884.

Total amount of premiums paid	\$3,140.00
Profits paid in cash during premium-paying period	\$ 729.10
Profits paid in cash, 1905	143.90
Profits paid in cash, 1910	198.00
Actual cost to 1910	\$3,140.00
	\$1,071.00
	\$2,069.00

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.

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	\$352,785,000
Policies in Force on December 31st, 1911	12,007,138
In 1911 it issued in Canada insurance for	27,139,000
It has deposited with the Dominion Government exclusively for Canadians more than	10,000,000
There are over 446,000 Canadians insured in the	METROPOLITAN

CONFEDERATION LIFE 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
 C. C. FOSTER - Secretary

MONTREAL BRANCH
 BEARDMORE BUILDING

ROBERT BICKERDIKE,
 Manager

Commercial Union Assurance Co. LIMITED

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
Deposit 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	

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 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.

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BUSINESS SYSTEMS LIMITED

52 Spadina Ave., - - - Toronto, Can.

North American Life Assurance Co.

"SOLID AS THE CONTINENT"



EDWARD GURNEY, L. GOLDMAN,
 President, A.I.A., F.C.A.,
 Managing Director

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

→ 1912 ←

TOTAL CASH INCOME	\$ 2,404,756.25
TOTAL ASSETS	13,224,159.41
NET SURPLUS to Policyholders	1,576,045.78
PAYMENTS to Policyholders	1,116,907.58

HOME OFFICE, - TORONTO