

LIFE INSURANCE COMPANIES.

**Phoenix Assurance Co. Limited**

of London, England  
Head Office for Canada: 100 St. Francois-Xavier St., Montreal

JOINT MANAGERS: R. MacD. Paterson.  
J. B. Paterson.

|                                  |               |
|----------------------------------|---------------|
| Capital (fully subscribed) ..... | \$ 14,009,500 |
| Paid-up Capital .....            | 1,909,900     |
| Accumulated Funds exceed .....   | 65,000,000    |
| Revenue exceeds .....            | 13,000,000    |
| Claims paid exceed .....         | 350,000,000   |
| Assurances in Force .....        | 112,000,000   |

**SPECIAL FEATURES**

Life Department.

The "PHOENIX" has declared a Reversionary Bonus every five years since 1890 on all whole Life, Limited Payment and Endowment Assurances of not less than \$80 per \$1,000.

The "PHOENIX" next 5 year Bonus Declaration will be made as at 31st December, 1910; all with-profit policies at annual premiums now effected will rank for one full year's bonus.

The "PHOENIX" gives an interim Bonus of \$10 per \$1,000 on all with-profit policies which become claims by death, and of \$16 per \$1,000 on all Endowment Assurances maturing, during a quinquennium.

The "PHOENIX" Reversionary Bonus vests immediately.

The "PHOENIX" gives the whole Surplus of Profits in the Participation Fund to its policyholders, the Shareholders receiving nothing from that Fund.

The "PHOENIX" Policy.—All surrender and loan values, Paid-up and Extended Assurances are guaranteed and written in the Policy.

The "PHOENIX" is economically managed, the expenses to total income for 1909 being 8.30 per cent. only, it has no Branch Offices and no salaried Inspectors to maintain in Canada.

Write for fullest particulars to

H. B. F. BINGHAM,  
Life Superintendent for Canada,  
Montreal.

We require District Agents throughout the Dominion, for the Life Department.

**THE PRUDENTIAL LIFE Insurance Company**

Head Office - Winnipeg, Canada

On December 31st next, our statement will show a large increase in assets and business in force.

Apply for an Agency NOW.

G. H. MINER, Managing Director

**THE... POLICYHOLDERS MUTUAL**

A Sign of the Times

A STOCK MUTUAL LIFE COMPANY.

The most in Life Insurance for the least in money  
We give guarantees - - Not Estimates.

A. M. Featherston, Gen. Mgr. 503 Temple Bldg, Toronto, Ont.

FACTORY LOCATIONS.

**Port Arthur and Fort William**

Warehouse Sites, Central Retail Sites, Water Lots

For information, location and prices, address

R. A. RUTTAN, Box 195, Port Arthur, Ont., Can.

LIFE INSURANCE COMPANIES.

A FEW FACTS FROM THE REPORT OF

**CANADA LIFE'S RECORD YEAR**

**Business Increased in 1909  
While Expenses Decreased**

Assets \$39,686,000.

Business in force \$125,000,000.

Income for the year was over \$5,697,000.

New Paid For Business issued in 1909, \$20,139,000.

Surplus earned in 1909, surpassing all records, \$1,195,000.

Expenses reduced as in the previous year, in percentage and actual amount.

Payments to Policyholders in 1909 for Death Claims, Endowments, Profits, etc., \$2,032,000.

\$2,000,000 IN PROFITS will be allotted to Policyholders this year by the CANADA LIFE.

For Assurances or Agency Contracts, apply

**Canada Life Assurance Co.**

**COMMERCIAL UNION ASSURANCE CO.**

LIMITED, OF LONDON, ENGLAND

|                                   |              |                |                  |
|-----------------------------------|--------------|----------------|------------------|
| <b>FIRE,</b>                      | <b>LIFE,</b> | <b>MARINE,</b> | <b>ACCIDENT.</b> |
| Capital Fully Subscribed .....    |              |                | \$14,750,000     |
| Total Annual Income exceeds ..... |              |                | \$27,500,000     |
| Life Funds .....                  |              |                | \$61,400,000     |
| Total Funds exceed .....          |              |                | \$84,000,000     |

Head Office Canadian Branch, Commercial Union Bldg., Montreal.  
Jas. McGregor, Mgr. Toronto Office, 49 Wellington St., East.  
GEO. R. HARGRAFT, Gen. Agent for Toronto and County of York.

**LONDON LIFE**

POLICIES ARE "GOOD AS GOLD."

Splendid openings for both "Ordinary" and "Industrial" Agents.

J. F. Maine

T. B. Parkinson

Inspector Industrial Agencies

Superintendent Ordinary Agencies

LONDON—CANADA.

MISCELLANEOUS.

*No Spluttering*

with

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