## Investigation Endorses

the statement that while 8 o per cent. of men aged 45 are fairly prosperous, only 13 per cent. of those who reach 65 are self-supporting. After thinking carefully about this ask for particulars of an endowment policy in

## The CANADA LIFE.

## 30 Days of Grace <br> for the payment of Renewal Premiums is one of

 the many privileges the SUN LIFE OF CANADA grants its policy-holders. Should the Assured die at any time within the days of grace the claim would be promptly paid, even though the premium had not been paid.
## 1

QUEEN
Insurance Company of America.

GEORGE SIMPSON, Resident Manager.
WM. MACKAY, Assistant Ma aager. MUNTZ \& BEATTY, Resident Agents.

| MUNTZ \& BEATTY, Resident Agents. |  |
| :--- | :--- |
| Memple Building, Bay Street, | C. S. SCOTT, Resident Agent, |
| Hamilton, Ont. |  |

## THE <br> Federal Life **

 ... Assurance Co.
## HEAD OFFICE, <br> - HAMILTON, CANADA.

Capital and Assets
Surplus to Policy-holders.
Paid to Policy-holders 1903
\$2,763,960 70

Most Desirable Policy Contracts.
OAVID DEXTER, - . . President and Managing Director K. McCUTCHEON, Superintendent of Agencies.

Phonix Assurance Combanv,
OF LONDON, En
Established - 1782.

## LOSSES PAID

$\$ 100,000,000$

For the Dominion,

## Western Assurance Co . <br> Fire and Marine <br> Toronto, Ont. <br> Capital Assets, orer . . . 3,546,000 00 Annual Income <br> <br> BRITISH AMERICA

 <br> <br> BRITISH AMERICA}
## Assurance Co'y

Head office, TORONTO. + FIRE AND MARINE

## Cash Capital . . . $\$ 1,000,0$ ono.00

Assets
\$2,024,096.02
Losses Paid (since organization) $\$ 23,886,005 \cdot 32$
DIRECTORS:
HON. GEO. A. ©OX, President. J. J. KENNY, Vioe-Presidens.
Hon. S. C. Wood. E. W. Cox, Thos. Long, fohn Hoskir. K.C.. Ll.N. Robert Jaftray. Augustus Myers. Lieut.-Cnl. H. M. Pellatt.
P. H. W4M ${ }^{6}$, Secretary

| By Insuring in |
| :--- |
| YOU Pay a Very Low Premium, |
| Secure a Policy Free from Restrictions, |
| Obtain Large Loan and Surrender Values, |
| Have an Absolutely Safe Investment, |
| ANDYou Keep Your Money in Canada and <br> Under Canadian Control. |
| CAPITAL AUTHORIZED, |
| \$1,000,000. |
| HEAD OFFICE, |
| TORONTO. |

