

GET THE BEST

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

UNION MUTUAL Life Insurance Co.
Portland, Me. **FRED E. RICHARDS, President**

Accepted value of Canadian Securities, held by Federal Government for protection of policyholders, \$1,206,576
All policies issued with Annual Dividends on payment of second year's annual premium.
Exceptional openings for Agents, Province of Quebec and Eastern Ontario.
Apply to Walter I. Joseph, Mgr., 151 St. James St. Montreal

DO YOU REALIZE THAT

"APPARENTLY HONEST EMPLOYEES" occupying positions of trust and having the absolute confidence of their Employers have, through

DISHONEST MEANS

been responsible for losses that have aggregated Millions of Dollars in each of the recent past years?

ARE YOU PROTECTED

against such a contingency by requiring all your Employees to be bonded in a Company whose broad policy of meeting all just claims is well recognized, and whose record is unique for its absence of litigation with clients?

The Guarantee Company of North America

(Founded by Edward Rawlings in 1872)

RESOURCES OVER \$2,166,000

HARTLAND S. McDUGALL **WILLIAM WAINWRIGHT**
President Vice-President
HENRY E. RAWLINGS, Managing Director
57 Beaver Hall Hill MONTREAL

INTENDING INSURERS

Should read the "Three Minutes" Leaflet of the

PHOENIX

Assurance Co. Limited
Fire OF LONDON, ENG. [Life

Copies of this and full information regarding the Company's mutual system, its equitable Principle, and liberal policy may be obtained at the Head Office:

100 St. Francois Xavier St., Montreal

The Company offers to the Public every advantage which

LIFE INSURANCE

conducted under the most favourable conditions is capable of affording.

"AGENTS WANTED"

R. MacD. Paterson. **H. B. F. Bingham.**
J. B. Paterson, Life Superintendent.
Joint Managers.

The Basis of the Nation's Wealth

Real Estate is the basis of the Nation's Wealth. It produces that which both man and beast must have to sustain life. With our rapidly increasing population comes the demand for a corresponding increase in the products of the soil, and this demand will never be less than now. Land cannot be destroyed, and with proper care, its producing power may be maintained intact. Land values, therefore, possess that element of permanency that reduces the speculative feature to the minimum.

This corporation's borrowed funds (Deposits and Debentures) and by far the larger proportion of its shareholders' moneys (Capital Stock and Reserve) are invested in first mortgages on improved, productive real estate. To afford an opportunity to all of investing their money with such absolute safety, we issue our Debentures in sums of one hundred dollars. They are a security in which Trustees are authorized to invest Trust Funds. Write for specimen Debenture and copy of Annual Report.

CANADA PERMANENT MORTGAGE CORPORATION

Established 1855

TORONTO STREET - TORONTO

The DOMINION SAVINGS and INVESTMENT SOCIETY

Masonic Temple Building
LONDON, Can.

Interest at 4 per cent. payable half-yearly on Debentures.

T. H. PURDOM, President
NATHANIEL MILLS, Manager

Founded in 1806.

THE LAW UNION & ROCK INSURANCE CO. LIMITED

OF LONDON

Assets Exceed \$45,000,000

Over \$6,000,000 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.

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

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

The Northern Assurance Co. Limited, of London, England

"Strong as the Strongest"

Branch Office for Canada, 88 Notre Dame St. West, Montreal.

ACCUMULATED FUNDS.....\$38,800,000
G. E. MOBERLY, Supt. of Agencies.
ROBERT W. TYRE, Manager for Canada.
Applications for Agencies solicited in unrepresented districts.

The Standard Loan Co.

We offer for sale debentures bearing interest at FIVE per cent. per annum, payable half-yearly. These debentures offer an absolutely safe and profitable investment, as the purchasers have for security the entire assets of the Company.

Capital and Surplus Assets.....\$1,400,600.00
Total Assets..... 2,800,000.00

President, **J. A. KAMMERER**

1st Vice-President and General Manager, **W. S. DINNICK, Toronto.**

2nd Vice-President, **HUGH S. BRENNAN, Hamilton**

DIRECTORS:

Right, Hon. **LORD STRATHCONA** and **MOUNT ROYAL, G.C.M.G.**

David Ratz **R. H. Greene**
W. L. Horton **A. J. Williams**

Head Office, Cor. Adelaide and Victoria Sts. Toronto

Union Assurance Society

LIMITED

(Fire Insurance since A.D. 1714)

Canada Branch - - - MONTREAL
T. L. MORRISEY, Resident Manager

North West Branch - WINNIPEG
THOS. BRUCE, Branch Manager

Agencies throughout the Dominion.

Guardian Assurance Co.

LIMITED :: OF LONDON, ENGLAND
ESTABLISHED 1821

Capital Subscribed.....\$10,000,000
Capital paid-up..... 5,000,000
Invested Funds exceed..... 33,000,000

Head Office for Canada:

GUARDIAN BUILDING, MONTREAL

TRUSTEES:

J. O. GRAVEL, Esq. **K. W. BLACKWELL, Esq.**
TANCREDI BIENVENU, Esq.
M. LAMBERT, Manager **BERTRAM E. HARDS, Assistant Manager**

National Trust Co.

LIMITED

Capital Paid up.....\$1,500,000
Reserve..... 1,400,000

ACTS AS

Executor, Administrator and Trustee, Liquidator and Assignee for the Benefit of Creditors, Trustee for Bond Issues of Corporations and Companies

Receives funds in Trust, allowing 4 per cent. per annum, payable half-yearly upon amounts of \$500.00 and upwards lodged with the Company from one to five years.

Members of the Legal and Notarial professions bringing any business to this Company are always retained in the professional care thereof.

The Montreal Board of Directors is composed of the following:

H. B. WALKER, Manager Canadian Bank of Commerce, Montreal; **WM. McMASTER, Vice-President, Dominion Steel Corporation;** **H. J. FULLER, Pres. Can. Fairbanks-Morse, Ltd;** **F. W. MOLSON, Director Molsons Bank;** **T. B. MACAULEY, Managing Director Sun Life Assurance Co.;** **W. M. BIRKS, Vice-President Henry Birks & Sons, Limited.**

PERCIVAL MOLSON, Manager

Office and Safety Deposit Vaults

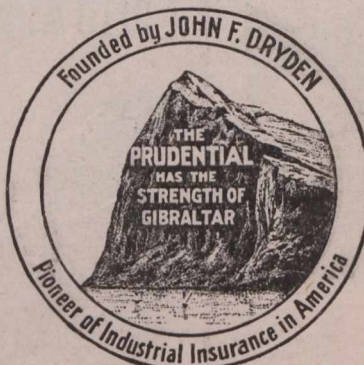
153 St. James St., Montreal.

THE BRITISH CANADIAN REALTY & INVESTMENT Co., Limited

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

J. T. BETHUNE, Managing Director,
605-606 TRANSPORTATION BLDG.

Cable Address: **BRITISHCAN**
Codes: Western Union & Premier Bentley



Over
\$480,000,000

Life Insurance issued, revived and paid for during 1912 by

THE PRUDENTIAL

WRITE US ABOUT AN AGENCY.

The PRUDENTIAL INSURANCE COMPANY OF AMERICA.

FORREST F. DRYDEN, President.

Home Office, **NEWARK, N.J.**

Incorporated as a Stock Company by the State of New Jersey.