



LONDON GUARANTEE AND ACCIDENT COY.

Limited

Head Office for Canada:
TORONTO

Employer's Liability Personal Accident Sickness
Elevator Fidelity Guarantee Court Bonds
Contract Internal Revenue Teams and Automobile

AND FIRE INSURANCE

Why I should select a Mutual Policy!

FIRST—Because in a mutual company the assets are the sole property of the policy-holders.

SECOND—Because in a mutual company ALL of the profits go to the policy-holders; not 90% or 95%, but THE WHOLE.

THIRD—Because in a mutual company the executive is directly responsible to the policy-holders: ALL the directors are policy-holders' directors.

FOURTH—Because mutual companies hold the record for stability.

FIFTH—Because mutual companies have all the "safety-first" features of stock companies with mutuality thrown in.

SIXTH—Because the largest American companies are already mutual or seriously considering mutualization, and already more than one-half of legal reserve insurance is mutual.

SEVENTH—Because mutual companies are not built up in the interest of the FEW, but of the MANY.

THEREFORE, I WILL TAKE FOR MINE

The MUTUAL LIFE ASSURANCE CO.

Waterloo OF CANADA Ontario

Canada's Only Mutual

The Imperial Guarantee and Accident Insurance Company of Canada

Head Office: 46 KING ST. W., TORONTO, ONT.

IMPERIAL PROTECTION

Guarantee Insurance, Accident Insurance, Sickness Insurance, Automobile Insurance, Plate Glass Insurance.

A STRONG CANADIAN COMPANY

Paid up Capital	-	-	\$200,000.00.
Authorized Capital	-	-	\$1,000,000.00.
Subscribed Capital	-	-	\$1,000,000.00.
Government Deposits	-	-	\$111,000.

North American Life

"SOLID AS THE CONTINENT."

PROGRESSIVE.

New Business issued during the year 1915 exceeded that of the previous year by One and a Quarter Millions.

Total Business in Force at December 31st, 1915, amounted to over \$56,200,000.

PROSPEROUS.

Net Surplus Held on Policyholders' Account increased during the year by \$385,927, and now amounts to over \$2,500,000, while Assets amount to over \$15,716,000.

It is a Policyholders' Company, and a very profitable one for any agent to represent.

Numerous good agency openings are available.

Correspond with E. J. HARVEY, Supervisor of Agencies.

North American Life Assurance Company

HOME OFFICE TORONTO, ONT.

EDWARD GURNEY,
President

L. GOLDMAN,
1st Vice-President and Managing Director

"BUSINESS INSURANCE"

is one of the most significant developments of modern protection. Large firms are increasingly disposed to protect themselves against loss caused by the death of important members.

These large risks are placed with the utmost care. No weak feature could pass muster. The fact that The Great-West Life so frequently secures this type of business is a high endorsement in itself.

Ask for rates and printed matter.

The Great-West Life Assurance Co.

HEAD OFFICE WINNIPEG

Guardian Assurance Company Limited

Established 1821.

Assets exceed Thirty-Five Million Dollars

Head Office for Canada, Guardian Bldg.,
Montreal

H. M. LAMBERT, Manager. B. E. HARDS, Assistant Manager.

ARMSTRONG & DeWITT, General Agents,
6 Wellington Street East - Toronto

Merchants Casualty Co.

Head Office: Winnipeg, Man.

The most progressive company in Canada. Operating under the supervision of the Dominion and Provincial Insurance Departments. Embracing the entire Dominion of Canada.

SALESMEN NOTE

Our accident and health policy is the most liberal protection ever offered for a premium of \$1.00 per month.

Covers over 2,500 different diseases. Pays for six months for sickness and two years for accident. Liberal indemnities for accidental death, total disability, quarantine, operations, death of beneficiary and children of the insured.

Good Openings for Live Agents

Eastern Head Office...1 Adelaide St. E., Toronto
Home Office...Electric Railway Chambers,
Winnipeg, Man.



Hudson Bay Insurance Co.

Head Office VANCOUVER, B.C.

WM. MACKAY, President.

F. W. WALKER, Vice-President and Manager.

FIRE INSURANCE ONLY

BRANCH OFFICES AT
MONTREAL, TORONTO, WINNIPEG, CALGARY.

AGENTS WANTED AT UNREPRESENTED
TOWNS AND VILLAGES IN CANADA.