

## 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 policy holders, \$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

**PHENIX 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. Francis 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"**  
**MacD. Paterson.** **H. B. F. Bingham.**  
**H. Paterson.** **Life Superintendent.**  
Joint Managers.

**DISTINCTIVE QUALITIES** OF **North Star, Crescent and Pearl Batting**

**PURITY BRIGHTNESS LOFTINESS**

No Dead Stock, oily threads nor miserable yellow fillings of short staple. Not even in lowest grades. Three grades—Three prices, and far the best for the price.

**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. McGOON, 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**  
**ROBERT W. TYRE, Manager for Canada.**  
**G. E. MOBERLY, Supt. of Agencies.**  
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.....\$1,400,000.00**  
**Total Assets.....2,800,000.00**  
President, **J. A. KAMMERER**  
1st Vice-President and General Manager, **W. S. DUNNICK, Toronto.**  
2nd Vice-President, **HUGH S. BRENNAN, Hamilton**  
**DIRECTORS:**  
Right, Hon. **LORD STRATHCONA** and **MOUNT ROYAL, G.C.M.G.**  
**David Katz** **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.**  
**TANCREDE 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 \$525,000,000**

is the amount paid policy-holders since organization, plus amount held at interest to their credit, by

## The Prudential.

Write us about an Agency

**THE PRUDENTIAL INSURANCE CO. OF AMERICA.**

**FORREST F. DRYDEN, President**

Home Office, Newark, N.J.

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