

## 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

**UNION ASSURANCE SOCIETY LIMITED,**  
 OF LONDON, ENGLAND.

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.

**The Sun Life Assurance Company of Canada**

**HAS MORE**  
 Assets Life Premium Income  
 Annuity Premium Income  
 Interest Income Total Income  
 Business in Force  
 New Business Net Surplus  
**Than any other Canadian Company**

Write to the Head Office of the Company in Montreal for particulars

**A Canada Life Policy Becomes a Source of Income**

Policy No. 35,407. Amount \$5,000.  
 Life, 20 payments. Age at Entry, 35.  
 Date 30th April, 1884.

Total amount of premiums paid.....	\$3,140.00
Profits paid in cash during premium-paying period.....	\$ 729.10
Profits paid in cash, 1905.....	143.90
Profits paid in cash, 1910.....	198.00
Actual cost to 1910.....	\$3,140.00
.....	\$1,071.00
.....	\$2,069.00

Note that since 1905 without the payment of any further premiums the policy has been yielding an INCREASING income.

**Canada Life Assurance Co.**  
 Head Office. - Toronto, Can.

**THE LONDON & LANCASHIRE LIFE & GENERAL ASSURANCE ASSOCIATION, LIMITED**

Offers Liberal Contracts to Capable Field Men  
**GOOD OPPORTUNITIES FOR MEN TO BUILD UP A PERMANENT CONNECTION**  
 We particularly desire Representatives for the City of Montreal.

Chief Office for Canada:  
 164 ST. JAMES STREET, MONTREAL.  
 ALEX. BISSETT, Manager for Canada.

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

**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

**British America Assurance Company**

— A. D. 1833 —

Head Office - - TORONTO

Board of Directors:

Hon. Geo. A. Cox - - President  
 W. R. Brock - - Vice-President  
 Robert Bickerdike, M.P. ; E. W. Cox ; D. B. Hanna ; John Hoskin, K.C., LL.D. ; Alex. Laird ; Z. A. Lash, K.C., LL.D. ; W. B. Meikle  
 Geo. A. Morrow ; Augustus Myers ; Frederic Nicholls ; James Kerr Osborne ; Sir Henry M. Pellatt ; E. R. Wood.

W. B. Meikle, Gen. Mgr. E. F. Garrow, Secretary.

Assets over . . . . . \$ 2,000,000.00  
 Losses paid since organization, over . \$36,000,000.00



**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.

**The Federal Life Assurance Company**  
 Home Office - Hamilton, Can.

Results for 1912 were the most successful in the Company's history, large increases being made in all departments of the business. The percentage of General Expenses showed a large reduction. The average rate of interest earned on the invested funds increased .25 over the preceding year.  
 Several good agencies for good men open in the Province of Quebec.  
 APPLY TO C. L. SWEENEY,  
 Provincial Manager, MONTREAL, Que.

**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

**WESTERN ASSURANCE COMPANY**

FIRE and MARINE. Incorporated 1851

Assets Over . . . . . \$3,000,000.00  
 Losses paid since organization over \$56,000,000.00

HEAD OFFICE  
 TORONTO, ONT.

Hon. GEO. A. COX - President  
 W. R. BROCK - Vice-President  
 W. B. MEIKLE General Manager  
 C. C. FOSTER - Secretary

MONTREAL BRANCH  
 BEARDMORE BUILDING  
**ROBERT BICKERDIKE, Manager**

**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

**A Favorable Agency Contract**  
 under which a man can work with satisfaction and profit—that's the Prudential contract.

Write us about an agency.