

ASSESSMENT SYSTEM

Independent Order of Foresters

Accumulated Funds, March 1st,
1913.....\$20,577,403.97
Total Benefits Paid, January 1st,
1913.....\$38,177,063.40

The complete system of Insurance is furnished by the Independent Order of Foresters. In addition to the Mortuary Benefits, provision is made in all Policies for members who become totally disabled; for members who reach seventy years of age, and there may also be secured Sick Benefits from \$3 to \$10 per week. The Order provides for and educates the orphan children of its members, and furnishes treatment at their Sanitarium for members affected with tuberculosis.

Policies issued from \$500 to \$5,000



For further information or literature apply to
ELLIOTT G. STEVENSON, S.C.R.,
Temple Bldg., Toronto
R. MATHISON, S.S.T., Temple Building,
Toronto

BLACK DIAMOND FILE WORKS

Established 1863

Incorporated 1896



HIGHEST AWARDS AT TWELVE
INTERNATIONAL EXPOSITIONS

Special Prize
GOLD MEDAL
at Atlanta, 1895

G. & H. BARNETT CO.
PHILADELPHIA, Pa.

OWNED AND OPERATED BY
NICHOLSON FILE COMPANY

The Impregnable Mutual System

Of forty-nine mutual companies established in America between the years 1759-1907, forty-five were flourishing institutions when the roll was called in 1910; three had ceased business without loss to policy-holders; one only had failed—this single failure being due to having reinsured a non-mutual company which was "in distress." We conclude that a *purely mutual life company is practically indestructible.*

The MUTUAL LIFE
Assurance Company of Canada
WATERLOO ONTARIO

SUN LIFE OF CANADA LEADS THE EMPIRE!

Outside of Companies issuing Industrial Policies, the Sun Life of Canada does the largest life assurance business in the British Empire

The Sun Life of Canada leads all Canadian Life Companies in Assets, Business in Force, New Business, Net Surplus and in all other respects in which companies are usually compared

Sun Life Assurance Company of Canada

ROBERTSON MACAULAY,
President

T. B. MACAULAY,
Managing Director

Head Office: MONTREAL