



LONDON GUARANTEE AND ACCIDENT COY.
Limited
Head Office for Canada:
TORONTO
Established 1869

EMPLOYER'S LIABILITY	FIDELITY GUARANTEE
PERSONAL ACCIDENT	COURT BONDS
SICKNESS	CONTRACT
BURGLARY	INTERNAL REVENUE
ELEVATOR	TEAMS AND AUTOMOBILE

D. W. ALEXANDER, Manager for Canada

Business Permanency

One of the greatest contributors to the permanency of a business is partnership insurance.
A North American Life partnership policy will establish a high degree of credit, and safeguard your business in any eventuality, be it financial stringency or death.
The numerous advantages which this form of policy offers will be explained by any representative, or upon direct communication with

North American Life Assurance Company

"SOLID AS THE CONTINENT."
Head Office: **TORONTO, CANADA**

THEORY VERSUS PRACTICE

A substantial portion of every investor's funds should be put into life insurance, so that no matter what happens to himself or his investments there will be satisfactory provision for his dependents.
Insurance men and financiers recognize these facts, and yet the families of many of these are very inadequately protected by means of well-placed life insurance policies.
Let us not be hearers only, but doers. We preach—let us practise. Allowing for liabilities, what is the net amount of our insurance protection? We should look this up, and if there is a deficiency, a policy should be taken in

The MUTUAL LIFE ASSURANCE CO. OF CANADA

Waterloo **Ontario**

The increasing interest in Life Insurance and increasing knowledge of the subject cause intending applicants to look more closely than ever into the ESSENTIALS of profitable protection.
The strength and progressive record of The Great-West Life, its investment success, its favorable Mortality and low expense rates, the liberal Policy provisions and measure of Service to Policyholders—all reach the most rigorous standard of comparison.
Permit The Great-West Life to submit descriptive literature and rates.

HEAD OFFICE,
WINNIPEG.

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.

Guardian Assurance Company Limited

Established 1821.
Assets exceed Thirty-Two 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.**
J. R. BERRY, President. C. E. BERG, General Manager.

Authorized Capital	\$2,000,000.00
Subscribed Capital	872,400.00
Paid-up Capital	188,080.00
Net Cash Surplus	107,041.60
SECURITY TO POLICYHOLDERS	...	979,441.60

A STRICTLY CANADIAN COMPANY
PARKES, McVITTIE & SHAW Managers for Ontario
26 Wellington Street East Toronto, Ont.