

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

The North West Fire Insurance Co. OF WINNIPEG, MAN.

Policies Guaranteed by Union Assurance Society Ltd. of London.

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THOS. BRUCE, Deputy Manager | Winnipeg
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Agenies throughout the Dominion.

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.

Commercial Union Assurance Co. LIMITED

OF LONDON, ENG.
Capital Authorized and Fully Subscribed \$14,750,000
Capital Paid Up 1,475,000
Life Funds and Special Trust Funds 68,056,830
Total Annual Income Exceeds 39,500,000
Total Funds Exceed 118,000,000
Total Fire Losses Paid 155,780,550
Deposit with Dominion Government 1,284,327
Head Office, Canadian Branch - Commercial Union Building, 232, 236 St. James Street, Montreal
Applications for Agencies solicited in unrepresented districts.
J. McCREGOR - Manager Can. Branch
W. S. JOPLING - Assistant Manager



THE PRUDENTIAL INSURANCE CO. OF AMERICA.

FORREST F. DRYDEN, President

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

THE LAW UNION & ROCK INSURANCE CO. LIMITED

Founded in 1806.

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

We Want Representatives

Every opportunity is given Agents to acquaint themselves with the business and become producers.

Write to-day for particulars.

THE PRUDENTIAL INSURANCE CO. OF AMERICA.

Home Office, Newark, N.J.

FORREST F. DRYDEN, President

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 TYPICAL RESULT

On October 30th, 1913, Dr. J. J. Brownlee, of Detroit, wrote concerning his recently matured Endowment Policy as follows:—"The outcome of my policy has been very satisfactory, for the dividends applied on my premiums from year to year have reduced the cost by over 25 per cent, and the policy, which was for \$1,000, has given me a cash return of \$379.14 over and above its cost, besides the insurance protection.

I wish your company the continued success it so well deserves."

In each of the past five years the surplus earnings have broken all previous records. In 1912 they were over \$1,530,000. This accounts for the satisfactory dividends being paid policyholders

OF THE
CANADA LIFE ASSURANCE CO.