

# VALUABLE INFORMATION FOR BANKS, BANKERS, MERCHANTS, AND BUSINESS MEN GENERALLY.

DURING periods of business depression it becomes more than ever a matter of vital interest to business men to know in what manner they may increase the productiveness of their efforts, and make their vocations yield the largest possible returns.

The magnitude of the insurance interest of the Country for the last few years has served to attach to its agency ranks first-class business men, who have discerned therein a field of operation profitable in its pursuit, not requiring a capital subject to the fluctuations and hazards of ordinary business, and devoid of the usual expenses and losses.

Although the Life Insurance Companies of the Country disbursed to their patrons last year between sixty and seventy millions of dollars, and stand pledged now for two thousand millions of insurance, backed by a surplus, over and above every liability, of some fifty millions of dollars, the business is still in its infancy.

The men laying the foundations of their business now, beginning when the conditions are all favorable, and developing as the insurance interest grows in magnitude and value, are the ones who will reap a rich reward of success.

We have therefore to suggest to Fire Insurance Agents desirous of utilizing their patrons in the direction of Life Insurance, either by engaging in the work personally, or by the employment of good subordinate agents; also, to such successful life insurance solicitors as may be contemplating a change of contract; or to bankers, merchants, and business men generally, seeking a new field of operations, either independently of or in conjunction with their present business, to consider the desirability of an agency connection with the METROPOLITAN LIFE INSURANCE COMPANY of New York.

All such are cordially invited to peruse the following commendations from the general Press of the country, and a description of its distinctive Reserve Endowment Plans, in order to determine for themselves the question:

## WHY SHOULD I CONTRACT WITH THE METROPOLITAN?

The Press commends it as follows:

ITS COMPLETE adaptation to the wants of the insuring public has made it a leading Life Company of this country.—*Ins. Times.*

WE CONGRATULATE its managers upon such an achievement: their labors must have been herculean.—*Monitor.*

THE METROPOLITAN is entitled to the fullest confidence. \* \* Its managerial force is equal to that of any institution in the land. \* \* Prospects second to none.—*Balt. Underwriter.*

THOSE WHO KNOW the President and Agents of the METROPOLITAN will not deem the above praise undeserved. They are honorable and prompt in their dealings.—*St. John's Tel.*

THIS IS A BRILLIANT position in a group of forty-six companies, and affords demonstrative evidence, not only of the efficiency, but of the energy of the management.—*Brooklyn Daily Times.*

IT HAS REACHED a financial standing, in a few years, which older companies attain in 20 years.—*Syracuse Journal.*

THE PUBLIC may confidently look to the METROPOLITAN for permanent safety, progress and usefulness as amongst the best institutions of the country.—*N. Y. Underwriter.*

THE METROPOLITAN is truly a Company of which our city may feel proud. \* \* a position which older offices might well envy. \* \* Compels the admiration of all.—*N. Y. Mail.*

THAT THE METROPOLITAN has been able to do so well furnishes a fresh illustration of the value of brains, energy and honor as life insurance assets.—*Chicago Herald.*

IT IS THIS watchful and constant interest, with energy, tact and talent that is destined to make the METROPOLITAN LIFE INSURANCE COMPANY a power in the land.—*Balt. Underwriter.*

THE SUCCESS of the METROPOLITAN is as sound as it is brilliant. Its officers are men of sterling worth and integrity. In every respect worthy of confidence.—*N. Y. Ins. Times.*

WE EXPECT to see the METROPOLITAN rank among the greatest, as it now is among the most promising of our life insurance companies.—*Spectator.*

THE METROPOLITAN has a flattering prospect of becoming, if not the leading life company, at least the equal of the very first in the country.—*North Carolinian.*

ITS SECURITY ranks with the highest, and its plan of business is such as to commend it to the agents who are seeking a first-class company to represent.—*Ins. Jour.*

ITS OFFICERS are well known, judicious and reliable men. Its good name, standing, and brilliant prospects—everything that could be desired.—*Independent.*

THE SUCCESS of the METROPOLITAN is remarkable, and the Reserve Plans of the Company are receiving great attention in all parts of the country.—*Penn. Jour.*

THE METROPOLITAN is found to stand second to no Company.—*Pitt. Ecce. City Rem.*

IN ALL THINGS which go to make up a progressive, safe and successful life company, the METROPOLITAN challenges investigation.—*Chronicle.*

THE METROPOLITAN is one of the most vigorous and prosperous companies in the United States—a company outstripping all competitors.—*Ohio Journal.*

THE METROPOLITAN has no superior as a safe, reliable and fair dealing Company, furnishing all the guarantees and inducements worthy of consideration.—*Cur. Monitor.*

THE BEST canvassing document this Company can issue for the current year is its annual statement. \* \* Its future is every way promising.—*Herald.*

IN ITS EXTRAORDINARY run of business it has passed into the front rank, along with the oldest and most prosperous of American companies.—*Monetary Times.*

WE COMMEND the METROPOLITAN LIFE INS. Co., of New York, with renewed warmth to our citizens, as fully entitled to their confidence.—*Examiner.*

ITS RECORD is untarnished; its prospects second to none; its condition unimpeachable; its plans the very best before the public.—*Intelligencer.*

IN ALL THINGS which go to make up a progressive, safe and successful company, the METROPOLITAN challenges investigation.—*Miners' Journal.*

ITS SECURITY offered in proportion to liability ranks with the highest. \* \* We commend it to those who are seeking a first-class Company to represent as agents.—*Real Estate Jour.*

METROPOLITAN in character, resource and position, as well as in name, the Company, by strict economy, unswerving integrity, and undiminished caution, has gained an enviable reputation and deserved popularity.—*Leader.*

The Officers will be glad to be favored by a personal visit from any desirous of following up this suggestion, or will be glad to respond to any enquiries, or transmit the Company's publications to parties at a distance.

### ADDRESS

F. A. MOORE, Supt. Ontario Department,  
TORONTO, CANADA.

THOS. A. TEMPLE & SON, Supt. Maritime Provinces,  
ST. JOHN, N. B.

## Its Plans meet with ready acceptance

BECAUSE EVERY POLICY, no matter what its premium, combines the Life and Endowment feature in one contract.

IT GIVES THE LARGEST PROTECTION the money will buy against death, and guarantees a definite Cash Endowment to the living owner.

BOTH SUMS ARE SPECIFICALLY PLEDGED on the face of the Policy—so much in the event of death—so much at the end of the term selected by the insured.

GRACE IS ALLOWED in paying premiums, of one month for each policy year, up to six; and thereafter the same running grace.

EACH APPLICANT ELECTS HIS OWN TERM, and he is not compelled to pay for insurance any longer than he needs it.

ON ITS ORDINARY LIFE RATE, the maximum of insurance is furnished at the minimum of cost; the Endowment at the same time being fixed and positive.

IT IS A PLAIN CONTRACT, easily understood, and untrammelled with delusive promises of impossible dividends.

IT CARRIES WITH IT A DOUBLE and always increasing reserve, and is therefore the most amply secured contract issued.

IT SHOWS NOT ALONE how to get into insurance, but when the object for which the policy was taken ceases to exist, how to get out, satisfied and pleased.

UNLIKE THE OLD LIFE POLICY, it does not bind the insured to an interminable contract which he cannot keep.

UNLIKE THE OLD ENDOWMENTS, it does not charge the outrageous premiums which have made the latter burdensome, profitless and unsatisfactory.

UNLIKE THE OLD LIMITED-PAYMENT POLICIES the holder may realize its value at stated intervals, without the enormous expense of double premiums.

EXPERIENCE TEACHES US to put more faith in the endorsements of a reliable Company, than the parol promises of individuals.

IT ARMS AND DEFENDS at all points, and no safeguard, for life or death against want or destitution, is more complete.

TO THE FAITHFUL AGENT the plan is doubly valuable, as being far more adapted to the real wants of the insured.

THE COMPETITION OF AGENTS, each offering the same kind of article, at the same rate, the same inducements, the same everything, as upon the old plans, has discouraged many a deserving solicitor.

THE PLAN SO RESPONDS to the common sense of men, that new insureds are not only readily secured, but old policy holders, discerning its value, are ready applicants for the Reserve Endowment.

IT POSSESSES every element of safety, security and satisfaction, and is more permanent, less wasteful, and more valuable to the agent than any other plan.

A COMBINATION of Savings-Bank, Interest-bearing, Life, Term, Endowment, and Guaranteed Surrender-value Insurance, all in one.

FOR THE ESPECIAL PROVISIONS Life Insurance is almost invariably sought for, the Reserve Policy is superior to any form of insurance extant.

TO COVER A MORTGAGE; protect a dependent family; to guard against withdrawal of business capital by a partner's death; to provide for old age, &c., &c., it is pre-eminent.

AFTER PROVIDING, SECURELY, during the period of dependency, it is convertible at the end of its term into cash; thus while premiums are being paid, a deposit is created to be drawn on in the future.

IF you ask WHAT AGENCY SHALL I TAKE? We reply the Metropolitan! Because it is liberal, generous, and just in its dealings; and deserves your patronage.

IF you ask HOW SHALL I BUILD UP MY BUSINESS? We reply on the Reserve plan. Because it unites all there is of value in other systems of insurance, and the business, therefore, is of the highest quality.

IF you ask HOW MAY I FIND OUT MORE ABOUT THIS MATTER? We reply, communicate direct with the Home Office, where all the points necessary to begin will be promptly furnished you.

IF you ask WHEN SHALL I TAKE THE AGENCY? We answer—Immediately! Begin at once! No time more opportune than the present.