

## A NEW IDEA

### THE 5% GUARANTEED DEBENTURE POLICY

OF THE

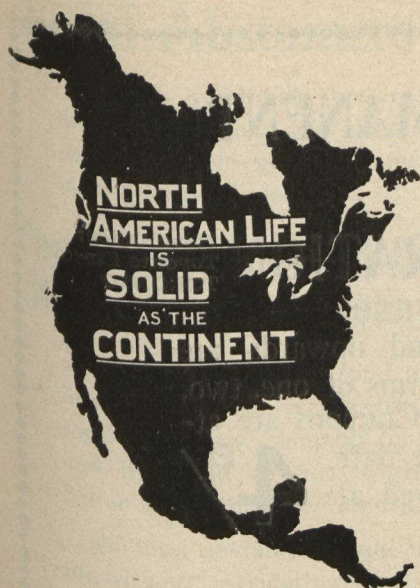
#### NORTH AMERICAN LIFE

is a new idea in life insurance. It **guarantees**, on the death of the insured, a definite income to the beneficiary for twenty years, at the end of which term the face of the policy is payable, as insured may have directed.

Should the beneficiary die after receiving the income for only a few years, he (or she) may leave the policy to any person desired, who will be paid the income to the end of the term, and then the face value of the policy.

This form of insurance obviates the possibility of loss of the proceeds of insurance intended for widows and children, which, owing to the inexperience of legatees or beneficiaries, or the carelessness of trustees, has frequently occurred where insurance moneys have been paid down in a lump sum, under ordinary forms of insurance.

Send your name, address and age next birthday, and we will be pleased to forward you rates and full particulars of this excellent policy.



L. Goldman,  
Secretary.

Wm. McCabe,  
Managing Director.

## North American Life

Head Office—Toronto

## THE Excelsior Life

INSURANCE CO.

Incorporated 1889

HEAD OFFICE, TORONTO

Balance of Assets for Security of Policyholders

**\$624,766.52**

\$2.50 for every \$ of liability to Policyholders

**Lowest Death Rate on Record**

Plans of Insurance and Policy Contracts unexcelled  
for liberality and attractiveness.

**A Good Company for Policyholders.**

Vacancies for General, District and Local Agents.

**4 %**

**Investment Bonds**

OF THE

## Central Canada

LOAN & SAVINGS CO'Y

TORONTO

*Afford an absolutely safe and profitable investment for sums of \$100 and upwards.*

Interest allowed from date money is received.

Interest paid half-yearly.

Money can be withdrawn upon giving 60 days' notice or at end of one, two or three years.

HON. GEO. A. COX, President.

F. W. BAILLIE,  
Secretary.

E. R. WOOD,  
Managing Director.

**Capital and Assets, \$7,500,000**