



LONDON & LANCASHIRE LIFE

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MONTREAL

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Agents desired.

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MANAGER.

A Life Company

HAT has no stockholders to absorb its profits,
HAT pays dividends to its policy holders only,
HAT guarantees equitable Cash and paid-up values,
HAT grants liberal loans on security of its policies,
HAT provides for extended insurance, automatically,
HAT grants 30 days of grace to policy holders to pay premiums.
HAT holds reserves on a higher basis than required by law,
HAT imposes no restriction on travel, residence or occupation,
HAT pays all claims promptly and in full at maturity
AND
HAT has a successful and honorable record of 30 years

SUCH A COMPANY IS

The Ontario Mutual Life Assurance Company.

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GEO. WEGENAST, Manager
W. H. RIDDELL, Secretary.

IN LINE WITH THE TIMES

No opportunity is overlooked for the improvement of UNION MUTUAL POLICIES. They are kept....

**THOROUGHLY MODERN IN PRIVILEGES
GENUINELY PROTECTIVE IN RESULTS**

Extended Insurance without Deductions.

Incontestability without Restrictions.

Both Policyholders and Agents fairly treated always

Union Mutual Life Insurance Co.

PORTLAND, MAINE. Incorporated 1848.

Good Territory Ready
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ADDRESS:

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151 St. James Street, - MONTREAL, Canada.

For Agencies in Western Division, Province of Quebec and Eastern Ontario, apply to

WALTER I. JOSEPH, Manager,

151 ST. JAMES ST., - MONTREAL.

THE AMERICAN Fire Insurance Company of New York

ESTABLISHED 1857.

ASSETS, - - - \$1,245,758.71

For Agencies in the Dominion apply to the Head Office for Canada

22 TORONTO STREET, - TORONTO

JAMES BOOMER, Manager.

The Policies of this Company are guaranteed by the Manchester Fire Assurance Company of Manchester, England.

THE MANCHESTER FIRE ASSURANCE COMPANY.

CAPITAL - \$10,000,000.

ESTABLISHED 1824.

HEAD OFFICE, MANCHESTER, ENG.

Canadian Branch Head Office, TORONTO.

JAMES BOOMER,
Manager.

R. P. TEMPLETON,
Assistant Manager

LIFE:



A DESIRABLE COMPANY FOR INSURERS.

The front wheel of a wagon is smaller than the hind one, yet it keeps ahead of its larger companion because it goes around faster.

The NORTH AMERICAN LIFE is not the largest company, but it keeps in the front rank.

The Preliminary Report of the Department of Insurance at Ottawa shows that it wrote more new business in Canada in 1899 than any of its competitors.

It has also the largest percentage of net surplus to liabilities of any Canadian Company.

It is well managed, its assets are gilt-edged, its funds are skillfully invested, it pays large returns to holders of its investment policies.

Liberal contracts on all approved up-to-date plans of insurance issued at reasonable rates.

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The NORTH AMERICAN LIFE

Head Office: 112-118 King Street West, Toronto, Ont

Ault & McConkey

80 St. James St., Montreal, Managers for the Province of Quebec