#### PROVIDENT

## LIFE ASSURANCE & INVESTMENT COMPANY,

20, TORONTO STREET, TORONTO.

Incorporated by Special Act of Parliament.

Subscribed Capital - - - \$255,760.00.

Paid up - - - - - 48,340.00.

THE RATES ARE AS LOW AS THOSE

Of any Safe Company, and the Premiums may be
paid Yearly, Half-yearly, or Quarterly.

Persons wishing to Assure need not be deterred from so doing by any fear that a future inability to continue the payments will result in a loss of the amount already paid, as after the payment of two Annual Premiums, should the assured wish to surrender his Policy, this Company will give him instead, another Policy for such amount as the Premiums already paid would entitle him to on an equitable valuation, without requiring any further payments.

In all its transactions, this Company will be found as liberal as is consistent with safety.

W. H. SMITH, Managing Director.

#### PROVIDENT

LIFE ASSURANCE COMPANY.

A person aged 35, may secure £100 for his widow and children by the payment of £2 5s. 4d. annually, or £1 8s. 2d. half-yearly.

A person aged 30 may secure £100 to be paid to himself at 55, for £3 6s. 10d. a-year, while, if he dies before that time, the money will be paid at once to whoever he bequeaths it.

A person aged 30 may secure £100 to be paid at death by paying £2 15s. per annum for 20 years, after which time he will have no more payments to make.

Assurances effected for short periods; with increasing premiums; on the half-credit system; and Endowments for children, payable at 21 or 25.

Tables of Rates may be obtained from the Head Office,

20, TORONTO STREET, TORONTO,
Or of any of the Agents.

W. H. SMITH,

Managing Director.

#### TO AGENTS

OF THE PROVIDENT LIFE
ASSURANCE COMPANY.

The attention of the Agents of the Provident Life Assurance Company is called to the Table of "Average Weights of Healthy Men," in the last number of "Once a Month." In sending proposals for Assurance, in all cases where the proposer has not been long known to them, or where there is any difficulty in ascertaining, or coubt about his past medical history, they are requested to send the height and weight of the applicant along with the Proposal.

In all cases the height and weight will prove a valuable adjunct to the other information.

#### WANTED.

In all places where the Company is not already represented,

AGENTS FOR THE PROVIDENT LIFE ASSU-RANCE AND INVESTMENT COMPANY.

To prevent trouble, it is indispensable for the establishment of an Agency, that a properly qualified Medical Man should be residing within convenient reach.

Applications, with references, to be addressed to the Managing Director,

20, TORONTO STREET, TORONTO.

# BEAVER FIRE INSURANCE ASSOCIATION,

20, TORONTO STREET, TORONTO.

#### BOARD OF DIRECTORS.

Trustees.—HENRY ROWSELL, J. W. BRENT, JOSEPH JACKES.

Chairman .- HENRY ROWSELL.

Deputy-Chairman .- J. W. BRENT.

Manager .- W. H. SMITH.

Directors.—Henry Rowsell, Toronto; J. W. Brent, Toronto; Joseph Jackes, Toronto; W. H. Smith, Toronto; B. W. Smith, Sheriff, County of Simcoc, Wm. Helliwell, Highland Creek; John Mowat, Kingston; Wm. Arglin, Kingston; Asa A. Burnham, Codourg; John R. Arnold, Richmond Hill; Robert Smith, Chinguacousy; S. H. Thompson, Toronto.

Solicitor .- John Helliwell.

Bankers .- BANK OF TORONTO.

#### AGENTS

#### OF THE BEAVER

## FIRE INSURANCE ASSOCIATION

Are particularly cautioned not to effect any insurance on empty or unoccupied buildings. In every case where a building already insured, becomes untenanted or unoccupied, or in any way altered, either externally or internally, within their knowledge, it is their duty to send notice and particulars thereof to the Head Office, so that the Association may not, unknowingly, sustain greater risk than that for which they contracted.

### WANTED,

In all good neighbourhoods where Agents are not already appointed,

AGENTS FOR THE BEAVER FIRE INSTRANCE ASSOCIATION.

The usual commission allowed.

Applications, with references, to be addressed to the Manager, 20, TORONTO STREET, TORONTO

#### BEAVER

## FIRE INSURANCE ASSOCIATION

GUARANTEE FUND.

SHARES \$4 Each.

Interest paid thereon at the rate of ten per cent per annum.

Full particulars may be obtained by addressing the Manager,

20, Toronto Street, Toronto.

#### NOTICE.

ONCE A MONTH will be sent, without charge, to all Policy-holders and Stockholders in the "Provident,"—other parties to whom it may be sent, need not return it, as, unless specially ordered, no charge will be made.

A Title-Page and Index will be furnished at the end of the year.

A few Advertisements will be inserted, subject to the approval of the Editor, at five cents a-line.

All communications for the Editor must be post-paid or they will not be taken out of the office, and addressed, Box 192, Toronto P. O.

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