

# DEBENTURES FOR SALE

## TOWN OF BERLIN

SEALED Tenders, marked "Tenders for Debentures," will be received at the office of the undersigned up to noon September 30th, 1898, for the purchase of \$102,000 Waterworks Debentures issued by the Municipality, bearing interest at  $3\frac{3}{4}$  per cent per annum. Principal and interest in thirty successive annual instalments of \$5720.94.

The highest or any tender not necessarily accepted.  
For further particulars apply to

**H. ALETTER,**  
*Town Clerk.*

## Memorandum

### The Manufacturers Life Insurance Co.

**HEAD OFFICE—TORONTO:**

Has openings for a few more first-class district and special agents.

Address : **J. F. JUNKIN,**  
*General Manager*

## THE IMPERIAL LIFE ASSURANCE COMPANY OF CANADA.

Seven cardinal reasons for insuring in The Imperial

- (1) It affords unquestionable security to policy holders by its large Capital Stock of \$1,000,000.00, and its Dominion Government Deposit of \$250,000.00 being the largest Government Deposit of any Canadian life insurance company.
- (2) Its policies reserves are held on the most stringent basis used in Canadian Actuarial calculation.
- (3) Its policies do not restrict the assured in respect to residence, travel or occupation, and are payable immediately on receipt of satisfactory proof of death.
- (4) Its policies cannot be forfeited after three annual premiums have been paid, but provide for surrender values by way of cash or paid-up insurance.
- (5) The premium rates compare favorably with those of other insurance companies and a grace of one month is allowed in payment thereof, during which time the policy remains in full force and effect.
- (6) Its policies are automatically continued in force after three years' premiums have been paid, for such time as the whole reserve is sufficient to pay premiums.
- (7) Liberal Cash Loans are granted under policies after three annual premiums have been paid.

Write for additional information to

**Head Office, or W. S. Hodgins,**  
26 King Street, East, Toronto, Canada. Provincial Manager,  
Bank of Toronto Building,  
Montreal, Quebec.

OLD LINE CANADIAN LIFE ASSURANCE COMPANY, requires the services of a French and English travelling agent, to secure new business and open up and appoint local agents in portions of Quebec Province. State age and give full particulars as to experience (if any) in canvassing and organizing.

Apply—Superintendent,  
Chronicle Office.

## Life is Grand...

In no other way will you live the grand life so well as—while you can—to ward off from the loved ones, now dependent upon you, the want and wretchedness your death may bring to them unless you take advantage of that grand provision of our civilization—life insurance. The various policies of THE NORTH AMERICAN LIFE—"Solid as the Continent"—cover every conceivable case. Let us advise you as to a suitable one. Our agents, too, are almost everywhere at your service.

Send for

*Annual Report and Illustrated Description  
of the Company's New Home Office . . .*

**L. GOLDMAN,**  
Secretary.

**WILLIAM McCABE,**  
Managing Director.

**THE NORTH AMERICAN LIFE ASSURANCE COMPANY**  
112-118 King St. West, Toronto, Ont.

## THE EQUITABLE LIFE ASSURANCE SOCIETY

OF THE UNITED STATES.

**HENRY B. HYDE, President.**  
**J. W. ALEXANDER, V.P.**

Assets Dec. 31, 1897 . . . \$236,876,308  
Income in 1897 . . . \$48,572,260  
Reserve on existing policies,  
4% standard and all other  
liabilities . . . \$186,333,133  
Surplus on 4% standard . . \$50,543,174  
Paid to Policy holders in 1897 \$21,106,314

**MONTREAL OFFICE: 157 St. James Street.**

**S. P. STEARNS, Manager.**

**TORONTO OFFICE: King & Yonge Streets**

**C. H. ROBERTS, Cashier.**