



## LONDON & LANCASHIRE LIFE

HEAD OFFICE for CANADA

**MONTREAL**

DIRECTORS:

RT. HON. LORD STRATH-  
CONA and MOUNT ROYAL  
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H. STIKEMAN, Esq.  
E. L. PEASE, Esq.  
C. M. HAY'S, Esq.  
CHAS. R. HOSMER, Esq.

Agents desired.

**S. HAL BROWN,**  
MANAGER.

## THE Continental Life Insurance Company.

HEAD OFFICE: - - - - Toronto.

AUTHORIZED CAPITAL, \$1,000,000.

The Policies of THE CONTINENTAL embrace every good feature of Life Contracts. The Premiums are calculated to carry the highest Benefits in regard to Loans, Surrender and Extended Insurance, while the liabilities are estimated on a stricter basis than required by recent Dominion legislation.

Agents in every District are Required.

**CEO. B. WOODS, General Manager.**

**HON. JOHN DRYDEN, President.**

## Excelsior Life Insurance Company.

Head Office: TORONTO. Incorporated 1889.

One of the Best Companies for  
POLICY-HOLDERS and AGENTS.

Liberal and Attractive Policies.

Absolute Security

Vacancies for General, District and Local Agents.

**E. MARSHALL,**  
Secretary.

**DAVID FASKEN,**  
President.

## 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  
for Good Agents.

**Fred. E. Richards, President.**

**Arthur L. Bates, Vice-President**

ADDRESS:

**HENRI E. MORIN, Chief Agent for Canada.**

151 St. James Street, - MONTREAL, Canada.

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

**WALTER I. JOSEPH, Manager,**

161 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

## A NEW IDEA.....



The Five Per Cent. Guaranteed Debenture Policy of this Company 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.

Full particulars and estimate slips furnished on application to Head Office or any of the Company's Agents.

**L. Goldman, Secretary.**

**Wm. McCabe, Mng. Director.**

## The NORTH AMERICAN LIFE

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

**Ault & McConkey**

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