



A NEW YEAR Suggestion.

From a man with a family or others dependent on him a policy of life insurance taken out in their favor would prove a very appropriate present for them, for the New Year.

Such a present, unlike many others that might be given, would increase in value from year to year, in addition to which it would always be tangible evidence of love and forethought on the part of the giver for those in the home.

See one of our representatives now or write at once regarding a policy, so that you may secure it in time for presentation on New Year's Day.

NORTH AMERICAN LIFE
ASSURANCE COMPANY

"Solid as the Continent"

HOME OFFICE ———— TORONTO

CANADIAN RAILROAD BONDS

Canadian Railroad Bonds have always been held in high esteem by the Discriminating Investor.

The 5 % First Mortgage Gold Bonds of the Niagara, St. Catharines and Toronto Railway Co. have been purchased by the best Canadian Banks and Insurance Companies.

Satisfactory surpluses have been earned every year over and above all operating expenses and bond interest and have been applied to general betterment of the system.

The road runs from Port Dalhousie through the City of St. Catharines, the towns of Merriton and Thorold to the City of Niagara Falls, almost entirely over a private right of way. The Company also has a branch line through Fonthill and Welland to Port Colborne.

Write for special circular C3, which contains full particulars of this excellent investment.

EMILIUS JARVIS & CO.

Members Toronto Stock Exchange

JARVIS BLDG.

TORONTO