

North American Life Assurance Co.

We would direct attention to the remarkable features of growth indicated by the proud record of last year's business done by the North American Life Assurance Company, this city, as reported to the annual meeting of shareholders held at the head office on the 29th January. By making a comparison of the figures given in the statement, with those of previous years, it will be seen that the amount of new business written by the North American was larger than in any previous year; that the increase of cash premiums (the total of which was \$558,394) was greater than ever known by the Company, and that interest receipts also show a considerable gain, while the ratio of expense was actually decreased. To attain such a result in a year so disastrous to business generally as 1894 was to reflect the highest credit upon the management and field representatives, as well as the high public estimation of the Company for reliability and sound financial standing. As the president forcibly remarked in his address, in all the vital particulars which indicate solid success, the report and balance sheet mark gratifying progress, and that to the man whom no other argument will teach the all-prevailing one the North American offers is that one of its improved policies 'will pay' the investor. The total assets, it will be seen, were increased from \$1,703,453 in 1893 to \$1,957,446 on 31st December last, a gain of 17 per cent.—which with the uncalled guarantee fund of \$240,000 added, affords policy holders a relative security unsurpassed, we think, by any other company. Then the net surplus, which is often regarded by insurers as the final test of

earning power, was increased by \$41,160, making the comfortable total of this fund \$239,216. Readers should note the remarks of the consulting actuary, Mr. W. T. Stradon, of New York, who says, 'in all essentials, especially those of acquired surplus and surplus earning power, the North American is not excelled by any other company.' The reserve fund now amounts to \$1,564,020, which with the net surplus added foots up \$1,902,236, or an increase for the year of 18 per cent. The amount paid during the year for death claims, endowments, profits, etc., was \$133,426, which was quite within the expectation. During the fourteen years of its existence, this company have paid for death losses, endowments, and profits on investment policies over \$750,000. In seconding the adoption of the report, Hon. Mr. Allen, Vice President, said he doubted if there is another life company in the country whose securities are of so high a character as those held by the North American. Students of insurance, therefore, and those who are looking for profitable investments should carefully note the above stated facts." Merchant, Toronto.

In another column appears the announcement of the well-known modiste, Miss B. Paton, who has recently removed her mantle and dress making parlors to No 5 King St West, over Michie & Co's. Miss Paton has just returned from New York with the latest designs in French and English materials and the latest New York and Paris fashions and can assure her patrons satisfaction as to style, quality and price

Every Bone

In my body ached with the dreadful rheumatism which followed a severe cold. My sufferings were awful. I could not dress myself or comb my hair. My husband had to carry me up and down stairs. I was scarcely able to nurse my little one. Within two weeks after I began taking Hood's Sarsaparilla, I felt better. Shortly I was able to walk up and down stairs without help and finally I was cured. My friends thought I was going to be a cripple, but thanks to God for his blessing on Hood's Sarsaparilla, I now enjoy good health. Miss JOHN BLACKBURN, Lower Plover Islands, Nova Scotia.



Mrs. J. Blackburn going to be a cripple, but thanks to God for his blessing on Hood's Sarsaparilla, I now enjoy good health. Miss JOHN BLACKBURN, Lower Plover Islands, Nova Scotia.

Hood's Sarsaparilla Cures

Hood's Pills should be in every household.

D. MCINTOSH & SONS

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WHAT OUR UNCLE SAM HAS TO SAY ABOUT IT

BOOKS and Pictures of the Great Fair are all well and good but they won't last. They're in the nature of opinions and there's a thousand different kinds and new ones coming, so that they partake merely of the thoughts of some descriptive writer—there's nothing sentimental about them. With the Souvenir Spoon it's different—The Spoon was made for the World's Fair as a memento for you to take care of, to pass along to your children—they won't tear the spoons apart nor wear them out like books, consequently are to it that you have a set to commemorate the fact that you lived in the time of the wonderful Dream City or participated in that glorious event. You will not appreciate the spoons as much as your children will, and by the time your great grandchildren have come into possession of them, World's Fair Souvenir Spoons will be heirlooms—priceless treasures of historical value. —Is this not a worthy reason why you should buy a set when they can be had so cheaply? They are beautifully made of heavy coin plated silver, gold plated bowls, —after dinner coffee size—each spoon showing a different World's Fair Building in the bowl. The price is only 99 cents for the entire set of six in elegant push lined case. Why not order now? Remit by either Post Office or Express Money Order. Individual Checks not accepted.

Sent postage prepaid to any part of the North American Continent on receipt of 99c.

WHY WE CAN DO IT.

The readers of THE PRESBYTERIAN REVIEW may doubt the statement that these spoons sold on the World's Fair (priced at \$1.00 each or \$6.00 for the set of six), but no one bought them for less, and everyone may learn from the Exposition authorities that the privilege of selling souvenir spoons was awarded syndicate of job ate dealers, shutting out the manufacturer of these million spoons which we now offer, leaving them on his hands. We bought the entire stock at a price that enables us to offer them to you at 99 cents for six spoons—each one representing a different World's Fair Building. It is a genuine bargain you cannot afford to miss. **LEONARD MANUFACTURING CO., 20 Adams Street, B.D., Chicago, Illinois.**

LEONARD MFG. COMPANY, 20 Adams St. B. D., Chicago