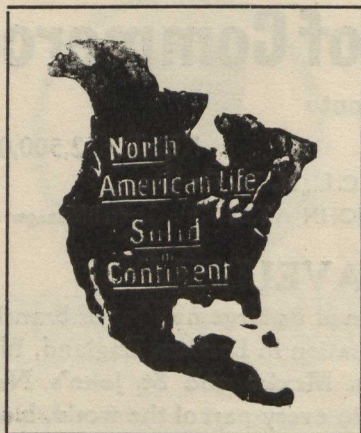




## What Shall I Give?

Christmas brings with it the gift-problem. Like every other man, you are puzzled to know exactly how to spend your money to best advantage.

Let us make a suggestion.

Why not present your wife and children or your father and mother with a sound, fully paid-for Life Insurance Policy?

Other gifts may be more ornamental; few would be more acceptable. In the event of your death, such a Policy might stand between your loved ones and poverty.

North American Life Policies cover the whole range of Insurance needs. They give maximum protection at a minimum cost.

Consult a representative of the

**North American  
Life Assurance Co.**

112-118 King Street West,  
Toronto, Canada.

## THE HABIT OF THRIFT

may be best cultivated with the assistance of a Deposit Account. If you have a Deposit Pass Book, you will have an incentive to save the small sums which too often are frittered away in petty extravagances. No matter how small the amount with which you begin, by regularly and systematically adding a portion of your income, it will rapidly increase. The Compound Interest at Three and One-half per cent. which we add will materially assist its growth. You can open an account with one dollar. Obey that impulse. Take a pass book home with you to-night.

**Canada Permanent  
Mortgage Corporation**

Toronto Street, - Toronto

**ESTABLISHED 1855.**