



LONDON & LANCASHIRE LIFE

HEAD OFFICE for CANADA:

MONTREAL

DIRECTORS:

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CONA and MOUNT ROYAL
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Agents desired.

B. HAL BROWN,
MANAGER.

A Life Company

THAT has no stockholders to absorb its profits,
HAT pays dividends to its policy holders only,
HAT guarantees equitable cash and paid-up values,
HAT grants liberal loans on security of its policies,
HAT provides for extended insurance, automatically,
HAT grants 30 days of grace to policy holders to pay
premiums,
HAT holds reserves on a higher basis than required by
law,
HAT imposes no restriction on travel, residence or
occupation,
HAT pays all claims promptly and in full at maturity
AND
HAT has a successful and honorable record of 30 year

SUCH A COMPANY IS

The Ontario Mutual Life Assurance Company.

ROBERT MELVIN, President,
T. R. EARL, Superintendent,

GEO. WEGENAST, Manager
W. H. RIDDELL, Secretary.

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,

151 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

LIFE:



The man missed the train, not because he didn't run fast enough, but
because he didn't start in time.

The life insurance train is missed by a great many men in the same way.
They make a desperate attempt to catch it when it is out of reach. If they
had only taken out a policy in the NORTH AMERICAN LIFE when the
agent advised them to, they would have been saved all the worry and re-
morse they have now to suffer because ill-health prevents their acceptance.

THE NORTH AMERICAN LIFE in 1899 wrote in new business \$1,928,-
140, exceeding the best previous year by nearly one million.
Its percentage of net surplus to liabilities exceeds that of any other home
company.

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.