



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 if 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.

JOHN DRYDEN, President

**Excelsior Life Insurance Company.**

Head Office: TORONTO. Incorporated 1899.

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POLICY-HOLDERS and AGENTS.

Liberal and Attractive Policies. Absolute Security  
Vacancies for General, District and Local Agents.

E. MARSHALL,  
Secretary.

DAVID FASKEN,  
President

**JUSTICE and  
SATISFACTION**

in dealing with both Agents and Policyholders—fairness coupled with invariable honesty of purpose. These are the endeavours of the management of the Union Mutual in all transactions. And Promptness is another Home Office motto—prompt answering of letters, prompt issuing of policies, prompt settlement of claims. Always a place for reliable, capable Agents.

**Union Mutual Life Insurance Co.**

Incorporated | **PORTLAND, MAINE.** | 1848

Fred. E. Richards, President.  
Arthur L. Eaton, Vice-President.

ADDRESS:

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161 St. James Street, - MONTREAL, Canada

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

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181 ST. JAMES ST. - MONTREAL.

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**Employers' Liability Assurance Corp'n  
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The Original and Leading Liability Company in the World.  
SAFE AND RELIABLE INSURANCE AT CONSERVATIVE RATES.

Policies issued giving full protection to Employers against loss by claims from Employees on account of Accidents for which they are liable.

Combination General Accident policies giving double benefits in case of railroad accidents. Also insures Owners of Buildings for a nominal Premium against Claims and Lawsuits arising from

**ELEVATOR ACCIDENTS.**

PREMIUM INCLUDES INSPECTION.

**THE MANCHESTER  
FIRE ASSURANCE COMPANY**

**CAPITAL - \$10,000,000.**

ESTABLISHED 1824.

HEAD OFFICE, MANCHESTER, ENG.

Canadian Branch Head Office, TORONTO.

JAMES ECCLES,  
Manager.

T. D. RICHARDSON,  
Assistant Manager



**In Some Respects**

Life insurance is unlike other investments. It necessarily increases in value as it grows older. It has less temporary, and more ultimate value than any other. Life insurance is the capitalization of affection. Everything desirable in life insurance can be furnished by that sterling Canadian Company, the NORTH AMERICAN LIFE. A postal card to the Home Office or inquiry at any of its agencies, almost everywhere, will give you information about a plan just suited to your case.

**NORTH AMERICAN LIFE.**

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Toronto, - - - - Ontario.  
Wm. McCabe, Mgr. Director. L. Goldson, Secretary.  
AULT & McCONEY, Managers for the Province of Quebec,  
180 ST. JAMES ST., MONTREAL.