



Something Really New

IN LIFE INSURANCE  
THE ADJUSTED INDEMNITY POLICY  
ISSUED BY

The Northern Life Assurance Company  
HAS NO EQUAL

It gives the necessary Home Protection for less money  
than the Regular Policies.

Write for Booklet explaining it.

JOHN MILNE, Managing Director.

Head Office, London, Ontario

## Agency Organizers Wanted.

The Royal-Victoria Life Insurance Company  
WANTS, January 1, 1904, Two Agency  
Organizers, one for their Maritime Province  
Division and the other for their  
Northwest Division. Must have a good  
knowledge of the territory, with successful  
experience in canvassing and in  
selecting and developing agents. A good  
opportunity for energetic young men.  
Apply to

DAVID BURKE,

General Manager, Montreal.

Geo. F. Cummings. Established 1865. T. C. Delavan

# CUMMINGS & CO.

Members New York Stock Exchange.

## BANKERS & BROKERS

20 Broad Street,

New York City.

— OFFER —

First and Collateral Trust, Purchase Money  
Bonds 4% due 1952 Int. January and July,  
on Trolley located in

NEW YORK CITY

Company earning 3% on stock, dominated by Standard Oil  
interest. Full particulars on application.

## Employers' Liability Assurance Corporation LIMITED, Of LONDON, ENGLAND.

The Original and Leading Liability Company in the World.

CAPITAL \$5,000,000

CANADIAN GOVERNMENT DEPOSIT - 120,450

MONTREAL OFFICE—British Empire Building

TORONTO OFFICE—Temple Building

Personal Accident, Sickness, Liability and  
Fidelity Guarantee Insurance.

GRIFFIN & WOODLAND, Managers for Canada

THE.

[Incorporated 1875.]

## MERCANTILE FIRE INSURANCE COMPANY.

All Policies Guaranteed by the LONDON AND  
LANCASHIRE FIRE INSURANCE COMPANY  
OF LIVERPOOL

## The Equity Fire Insurance Co.

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D. R. Jack, St. John, N. B.

Faulkner & Co., Halifax, N. S.

W. S. Holland, Vancouver.

D. R. Jack, St. John, N. B.



## THE CROWN LIFE Insurance Company.

SIR CHARLES TUPPER, President.

JOHN CHARLTON, M.P., Vice-President.

GEO. H. ROBERTS, Managing Director.

DIRECTORS FOR PROVINCE OF QUEBEC:

Hon. Henri B. Rainville,

Lieut.-Col. F. C. Henshaw

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STANLEY HENDERSON, General Manager, Province of Quebec,

Offices: Victoria Chambers 232 McGill St., Montreal.

Reliable Agents can obtain liberal contracts upon furnishing satisfactory  
references.

## FIRE. LIFE. MARINE. ACCIDENT COMMERCIAL UNION

Assurance Company Ltd. of London, Eng.

Capital Fully Subscribed - - - \$12,500,000

Life Fund (in special trust for Life Policy Holders) 12,226,600

Total Annual Income, exceeds - - - 10,000,000

Total Assets, exceed - - - 30,000,000

Deposit with Dom. Government exceeds - 500,000

HEAD OFFICE CANADIAN BRANCH:

1731 Notre Dame Street, - MONTREAL

J. MCGREGOR, Manager

Application for Agencies solicited in unrepresented  
districts.