



THE NORTHERN LIFE Assurance Company

Closed the half year showing over 25 p.c. more insurance issued than the same period last year. Its Policies just meet the wants of the people and are easily sold
A few good producing agents can secure liberal contracts in desirable territory

HEAD OFFICE - LONDON, Ont.
JOHN MILNE, Managing Director.

AN IDEAL POLICY OF LIFE INSURANCE.

The 20-Year Premium Endowment Plan ISSUED BY THE ROYAL-VICTORIA LIFE INSURANCE COMPANY.

HEAD OFFICE, - MONTREAL.

This Policy is a model of simplicity. The Endowment feature is the return of the actual premiums received by the Company. The insured has life insurance for the interest on his premiums and his full premiums returned, if living.

THERE ARE NO ESTIMATES. EVERYTHING IS GUARANTEED.

This is permanent life insurance. There is no assessment insurance as cheap. It is the policy the people want.

In introducing this plan, the Royal-Victoria Life Insurance Company has embodied in one policy the best features of the most popular plans of insurance that have received public approval in the last few years.

The adoption of the 20-Year Premium Endowment Plan is due to a careful observation of the requirements of insurers to have combined in one form of policy. Whole Life Insurance, Term Insurance and Endowment Insurance, at the option of the insured.

This Policy is the embodiment of full value for the premiums paid, as shown in the **Guaranteed Interval Values** in the Policy, should the premiums not be continued during the 20 full years; or the **Guaranteed Options** should the premiums be continued to the end of 20 years.

DAVID BURKE, A. I. A., F. S. S., General Manager

THE . . . Keystone Fire Insurance Co.

OF SAINT JOHN, N.B.

INCORPORATED A.D. 1889.

CAPITAL, \$200,000

Home Office Princess Street, Saint John N.B.

DIRECTORS.

HON. JOHN V. ELLIS, President.
HON. GEO. A. CONN, Vice-President.
ALEXANDER P. BARNHILL, (President Western Ass'ce Co.)
R. WALKER, W. FRINK, Secretary
ALFRED MARKHAM, Vice-President.
J. J. KENNY, Vice-President Western Ass'ce Co.)
FREDRICK J. G. KNOWLTON,
A. GORDON LEAVITT, Secretary

Railway Passengers Assurance Company

OF LONDON, ENGLAND

Capital, - \$5,000,000

Claims Paid:
\$23,000,000

Established
1849

Oldest & most efficient Assurance Company in the World.

INSURANCE AGAINST
ACCIDENTS
OF ALL KINDS AND DISEASES

Fidelity
Guarantee
Employers' Liability
Workmen's Insurance

Head Office for Canada
4 Wellington St. East, TORONTO
Agents wanted in unrepresented districts

Apply to FRANK H. RUSSELL, Gen. Man.

The Equity Fire Insurance Co. TORONTO, CANADA.

WM. GREENWOOD BROWN, General Manager
—GENERAL AGENTS—

Carson Bros., Montreal. Faulkner & Co., Halifax, N. S.
Fred J. Holland, Winnipeg. W. S. Holland, Vancouver.
C. W. Brown, do Geo. A. Lavis, Calgary,
Edwin K. McKay, St. John, N. B.

THE RELIANCE LOAN AND SAVINGS COMPANY

. . . OF ONTARIO

84 KING ST. EAST, TORONTO.

President, Hon. JOHN DRYDEN. Manager J. BLACKLOCK
Vice-President, JAMES GUNN, Esq. Secretary, W. N. DOLLAR

DEPOSITS

3½ interest per annum allowed on deposits of one dollar and upwards Money can be deposited by mail.

DEBENTURES issued in amounts of \$100 and upwards for a period of from 1 to 10 years with interest at 4 per cent. per annum payable half-yearly

Permanent Capital (fully paid) \$617,050.00
Security for Debenture holders and Depositors - \$1,074,353.47

NATIONAL TRUST CO. LIMITED

Capital Paid Up \$1,000,000 - Reserve \$350,000

MONTREAL BOARD OF DIRECTORS:
JAS. CRATHEBY, Esq., Director The Canadian Bank of Commerce
H. S. HOLT, Esq., President The Montreal Light Heat & Power Co.
H. MARKLAND MOLSON, Esq., Director The Molsons Bank.

ACTS AS
Executor, Administrator and Trustee, Liquidator and Assignee for the benefit of creditors, Trustee for bond issues of Corporations and Companies.

Receives funds in Trust, allowing 4 per cent. per annum, payable half-yearly, upon amounts of \$500.00 and upwards, lodged with the Company from one to five years.

Members of the Legal and Notarial professions bringing any business to this Company are always retained in the professional care thereof

A. G. ROSS, Manager.

Offices and Safety Deposit Vaults 153 St. James St., Montreal