

## Scottish Union & National

Insurance Company of Edinburgh, Scotland.  
ESTABLISHED 1824.

Capital, - - - - - \$30,000,000  
Total Assets, - - - - - 44,783,437  
Deposited with Dominion Government, - 125,000  
Invested Assets in Canada, - - - 2,103,207

North American Department, Hartford, Conn., U.S.A.

JAMES H. BREWSTER, Manager.

WALTER KAVANAGH, Resident Agent, Montreal.  
MEDLAND & JONES, " " Toronto.  
A. C. ARCHIBALD, " " Winnipeg.

## Continental Life Insurance Company

HEAD OFFICE - - - - Toronto

AUTHORIZED CAPITAL, \$1,500,000.00

President Hon. JOHN DRYDEN  
General Manager. CEO. B. WOODS,  
Secretary, CHARLES H. FULLER

Splendid openings for three first-class men as Provincial Managers for the Provinces of Quebec, New Brunswick and Nova Scotia.

## RIGHT and FAIR

THE right plans of Life Insurance, honest in purpose, correct in principle, fair methods of dealing with policyholders and agents, impartial in treatment, just in settlements—all cardinal aims of the management of the UNION MUTUAL.

## Union Mutual Life Insurance Co.

PORTLAND, MAINE.

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

Good Agents always welcome; satisfactory territory open for men of that stamp.

ADDRESS:

HENRI E. MORIN, Chief Agent for Canada,  
161 St. James Street, - MONTREAL, Canada.

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

WALTER I. JOSEPH, Manager,  
161 St. James St. MONTREAL.

## THE EXCELSIOR LIFE INSURANCE CO.

THE LOWEST DEATH RATE OF ANY  
COMPANY of the same age.

NOT HOW MUCH BUSINESS WE CAN WRITE

but HOW GOOD the BUSINESS, IS OUR AIM.

Good Agents Wanted

Head Office: Toronto.

E. MARSHALL,  
Secretary.

DAVID FASKEN,  
President.

## Why Work for the Manufacturers' Life?

A very pertinent question. The reason is because it is always well to work along the line of least resistance. The marvelous growth of the Company shows that its agents have hit upon this line. The way of the Agent is made easy. Among other things the separate department for Total Abstiners brings them much business. Owing to recent promotions the Manufacturers' have still a few openings. Address:

R. JUNKIN, Ass't Manager, Toronto.

## THE WATERLOO

MUTUAL FIRE INSURANCE COMPANY.

—ESTABLISHED IN 1863—

Head Office, - - - WATERLOO, ONT

TOTAL ASSETS - - - 334,083.00

POLICIES IN FORCE, 25,197

Intending Insurers of all classes of insurable property have the option of securing at STOCK RATES or on the Mutual System.

GEORGE RANDALL, President.  
FRANK HAIGHT, Secretary.

J. A. STEWART, Inspectors.  
R. THOMAS ORR, WM. SNYDER, Vice-President.

## Continued Progress



During the last few years the North American has made marvellous strides in all Departments tending to its up-building, which can readily be seen by the following figures, showing a comparison of

### THREE SEPTENNIALS PERIODS.

| Year. | Cash income. | Assets.   | Policies in force |
|-------|--------------|-----------|-------------------|
| 1881  | \$39,613     | \$88,763  | 1,221,712         |
| 1888  | 263,691      | 666,919   | 7,927,564         |
| 1895  | 581,478      | 2,300,518 | 15,779,385        |
| 1902  | 1,270,840    | 5,010,813 | 30,927,961        |

A strong progressive Canadian Company giving excellent returns to its policyholders, therefore making it a desirable Company for agents to represent.

THREE ACTIVE AGENTS WANTED.

## THE NORTH AMERICAN LIFE.

Assurance Company.

Home Office: TORONTO, ONT.  
L. GOLDMAN, Managing Director