

An Unexcelled Record.

It is believed that the better the principles of life insurance are understood, the better able will people be to see its manifold advantages, and its adaptation to every individual case.

It is also believed that the more the people learn of the operations of life insurance companies, and the more the companies take the public into their confidence, the more intelligent will be the idea formed of their transactions.

The North American Life Assurance Company issued its first policy on January 1st, 1831. Since then it has been steadily and successfully increasing its operations, until today it takes rank as one of the leading life insurance companies of the Dominion.

The following tables will give some idea of the substantial proportions which the business of the Company has assumed. They also indicate a popular confidence in the policy of the Company, which has been, from the commencement, one of strict economy in the matter of expenditure and equity as to its members:—

INSURANCE IN FORCE.

At end of	Amounted to
2nd year, 1832.....	\$ 2,213,037
4th year, 1834.....	3,377,314
6th year, 1836.....	6,075,805
8th year, 1838.....	7,927,664
12th year, 1842.....	12,060,080

A. An increase in ten years of insurance in force of \$9,346,143, or 444 per cent.

Necessarily, with such a large amount at risk, the accumulated funds of the Company must be considerable. Each succeeding year in the Company's history, as will be shown, has marked a step higher in the important particular. These accumulated funds are for the purpose of meeting the Company's policy obligations as they fall due, either by death or by maturity of investment or endowment periods; consequently, they should be invested by the Company in securities of undoubted reliability. That the assets of the North American are so invested is unmistakably borne out by the very small amount of interest overdue, and also by the announcement made at the close of the year 1892, that "not a single dollar is required to be written off for losses on investments." It is doubtful if any other life insurance company or financial institution can point to such a successful experience extending over a series of years.

ACCUMULATED FUNDS.

At end of	Amounted to
2nd year, 1832.....	\$ 151,131 61
4th year, 1834.....	275,988 52
6th year, 1836.....	422,402 07
8th year, 1838.....	606,918 52
12th year, 1842.....	1,413,578 00

An increase in accumulated funds in ten years of \$1,236,343.39, or 336 per cent.

The yearly income of a life insurance company is made up of premiums and interest, and if a company is successful, and doing an increasing business, it must show substantial gains in the item of income.

The North American's income has steadily increased with its growing business, and it is therefore able to show the following gratifying gains:—

CASH INCOME.

At end of	Amounted to
2nd year, 1832.....	\$ 81,014 16
4th year, 1834.....	128,398 64
6th year, 1836.....	184,956 64
8th year, 1838.....	293,691 20
12th year, 1842.....	434,625 42

An increase in cash income in ten years of \$353,612.26, or 436 per cent.

But the features which are most important to the policy-holders in a life company are, first, absolute security, and second, profit. The security of any institution can, of course, only be gauged by a comparison of the assets with the liabilities.

Security and safety should be the main characteristics of all public financial institutions, and especially should this be the case in a life insurance organization, where the officers have a great responsibility and a sacred trust to discharge.

On December 31st, 1892, the assets of the North American Life amounted to \$1,413,078, while its total liabilities amounted to \$1,183,342.26, consequently for every \$100 of liability it has \$119 of assets.

The North American Life thus offers safety and security unapproached by that of any other home life insurance company.

Next to absolute security comes profit. Referring to the subject of profits, the then President of the Company, the late Hon. Alexander Mackenzie, said in his last annual address:

"Last year we paid our first investment policies, and others are maturing this year. From the report of our consulting actuary, I feel sure that the results will prove satisfactory to the holders of these policies.

"I believe the amount of profit earned for the past year will compare most favourably with that earned by any other company, and is in itself the strongest reason I can advance why our policy holders should endeavour to maintain their policies in this company, and those who hold long-term investment policies will doubtless maintain the same, as I believe it will be advantageous for them to do so."

For information as to the excellent investment plans of insurance, apply to the Head Office, North American Life Assurance Company, 23 to 28 King Street West, Toronto, or to any of the company's agents.

SYSTEMATIC SAVING.

Very few of our readers are aware that twenty cents a day systematically saved, and invested monthly in the right way, will in about eight years, yield the useful and comfortable sum of \$1,000. The Modern Savings and Loan associations are doing much of late years to help those of moderate means to accumulate sums of money for their co-operative methods from small savings, which without enforced regularity would not be saved at all. The Equitable Savings Loan and Building Association, 24 Toronto St., Toronto, have just issued a new edition of their prospectus, giving full information regarding their methods.

This will be given or sent to any one on application, and will cost you nothing but a post card. The knowledge thus gained, if rightly applied will place a person of perseverance and frugality out of reach of want.

The time is rapidly approaching when we make good resolutions for the New Year. There is no resolution which will give as great satisfaction in time, as the stern resolve, to save part of your earnings each week or month, and if persistency is linked with the resolve, the results cannot but give the greatest satisfaction. Send for prospectus, the Equitable are prepared to give you all the information necessary.

Waterman's "Ideal" Fountain Pen.

Messrs. Hart & Riddell, Toronto, have been appointed agents for Canada for this high class fountain pen. It has been previously handled here but Hart & Riddell have now made such arrangements that enable them to supply at the United States prices. This pen has long been known to be best of the class. There's no longer any experimenting with them. They write at once, no stoppage, no blotting or dropping of ink. This pen was awarded first prize at the World's Fair. In addition to the makers guarantee Hart & Riddell give their personal guarantee with each pen. We use this pen ourselves and can recommend it.

Constipation Cure 1.

The following extract from a letter from Mr. James M. Carson, Banff, N.W.T., will speak for itself:—"I have been troubled with constipation and general debility and was induced to use your B.B.B. through seeing your advertisement. I now take great pleasure in recommending it to all my friends, as it completely cured me."

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