

**LIFE:**

"Mightier than the Sword," is love. Society could not exist without it, its influence is felt everywhere. As the worthy custodian of the bonds of matrimony it appeals to the most thoughtless and indifferent man to care for and sustain dependents, and make provision for their future by insuring in a solid company, such as the North American Life.

Why not have this important matter attended to now? Pamphlets respecting plans and copies of the Company's last Annual Report furnished on application to the Head Office or any of the Company's agents.

L. Goldman Secretary. Wm. McCabe, Mng. Director.

**The NORTH AMERICAN LIFE**

112-118 KING ST. WEST, TORONTO, Ont.

**Ault & McConkey**

180 St. James St., Montreal, Managers for Province of Quebec

**INCREASES IN LIFE INSURANCE IN CANADA.****The Royal-Victoria Life Ins. Co. OF CANADA**

Made the following increases in business in 1899 over 1898.

1. Increase in Cash Premiums paid . 148 per cent.
2. Increase in New Business issued . 43 per cent.
3. Increase in business in force . 85 per cent.

Note Decrease in amount of Death Claims 200 per cent.

**ALL LIFE INSURANCE COMPANIES In Canada Combined**

Made the following increases in business in 1898 over 1897.

1. Increase in Cash Premiums Paid . 7 per cent.
2. Increase in New Business issued . 131 per cent.
3. Increase in business in force . 7 per cent.

Note Decrease in amount of Death Claims 51 per cent.

(The figures for 1899 are not yet published)

Agents desiring to represent THE ROYAL-VICTORIA LIFE INSURANCE CO., or parties wishing information regarding Life Insurance, will please communicate with

DAVID BURKE, A.I.A., F.S.S., General Manager, Head Office, Montreal.

**THE AMERICAN**  
**Fire Insurance Company of New York**

ESTABLISHED 1857.

ASSETS. - - - \$1,245,758.71

For Agencies in the Dominion apply to the Head Office for Canada

22 TORONTO STREET. - TORONTO

JAMES BOOMER, Manager.

The Policies of this Company are guaranteed by the Manchester Fire Assurance Company of Manchester, England.

**THE MANCHESTER**  
**FIRE ASSURANCE COMPANY.**

CAPITAL - \$10,000,000.

ESTABLISHED 1824.

HEAD OFFICE, MANCHESTER, ENG.

Canadian Branch Head Office, TORONTO.

JAMES BOOMER, R. P. TEMPLETON,  
Manager. Assistant Manager

**IN LINE WITH THE TIMES**

No opportunity is overlooked for the improvement of UNION MUTUAL POLICIES. They are kept....

**THOROUGHLY MODERN IN PRIVILEGES**  
**GENUINELY PROTECTIVE IN RESULTS**

Extended Insurance without Deductions.  
Incontestability without Restrictions.  
Both Policyholders and Agents fairly treated always

**Union Mutual Life Insurance Co.**

PORTLAND, MAINE. Incorporated 1848.

Good Territory Ready Fred. E. Richards, President.  
for Good Agents. Arthur L. Bates, Vice-President

ADDRESS:

HENRI E. MORIN, Chief Agent for Canada,

151 St. James Street, - MONTREAL, Canada.

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

WALTER I. JOSEPH, Manager,  
151 ST. JAMES ST., - MONTREAL.

**The Imperial Insurance Company Limited**  
**OF LONDON, ENG.**

ESTABLISHED 1803.

Subscribed Capital, - \$6,000,000 Paid-up Capital, - \$1,500,000 Assets, - \$8,000,000

Head Office for Canada: Imperial Building, MONTREAL.

G. R. KEARLEY, Resident Manager for Canada.