



### YOU KNOW THAT

The first half of this year has ended. If conscious of derelictions of duty, especially regarding your Life Insurance, determine now that the next six months will tell a different story.

The beauty of Life Insurance is that it reaches its maximum value, when everything else is made uncertain by death. This is exactly what it is for, and there is nothing that can take its place or misdirect it either.

Everything desirable in Life Insurance can be furnished by that sterling company, THE NORTH AMERICAN LIFE.

A postal card to the Home Office, or enquiry at any of its agencies, almost everywhere, will give you full information about a plan just suited to your case.

**NORTH AMERICAN LIFE, Toronto, Ont.**

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

AULT & McCONKEY, Managers for the Province of Quebec.  
180 ST. JAMES ST., MONTREAL.

## ROYAL-VICTORIA LIFE Insurance Company OF CANADA.

Head Office: MONTREAL.

**CAPITAL: - - \$1,000,000.**  
(Reserves based on Canadian Government Standard.)

Business of 1900 compared with 1899

Interest .....	\$ 9,001.79	Inc. over 1899.....	20%
Premiums .....	86,416.79	Inc. over 1899.....	42%
Total Income..	95,420.47	Inc. over 1899.....	40%
Reserves .....	120,638.21	Inc. over 1899.....	70%
Ins. in force...	2,116,880.00	Inc. over 1899.....	24%

**DEPOSITED** with the Canadian Government for the protection of Policyholders

**\$100,000.**

AGENTS PAID LIBERAL COMMISSIONS FOR BUSINESS

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

## The Dominion Life Ass'ce Co. Head Office, WATERLOO, Ont.

Established 1889.

The Year 1899 was the best the Dominion ever had. It Gained in the year

In Amount Assured,	23.13 per cent.
In Cash Premium Income,	27.64 per cent.
In Interest Receipts,	21.46 per cent.
In Assets,	19.59 per cent.

Its interest receipts have more than paid all death losses from the beginning.

Separate branches for Abstainers and Women.

Amount in force January 1st, 1900, \$3,646,836.

JAMES INNES, ex-M.P., President.

THOS. HILLIARD,  
Managing Director.

CHR. KUMPF, Esq.,  
Vice-President.  
J. F. MARTIN,  
Sup't of Agencies.

## THE MANCHESTER FIRE ASSURANCE COMPANY.

**CAPITAL - \$10,000,000.**

ESTABLISHED 1824.

HEAD OFFICE, MANCHESTER, ENG

Canadian Branch Head Office, TORONTO.

JAMES BOOMER,  
Manager.

T. D. RICHARDSON,  
Assistant Manager

## To Be Faithful

To Policyholders  
and Agents...

is the motto of the management of the Union Mutual To serve all interests impartially. To treat all parties with consistent candor. To issue policies of pronounced liberality. To make all death payments with the utmost promptness. To be fair in all dealings.

Honest, capable Agents can always have employment with us

## Union Mutual Life Insurance Co.

Incorporated

PORTLAND, MAINE

1848

Fred. E. Richards, President.  
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.