

LIFE:

"We must take the current when it serves or lose our ventures."
 If you intend insuring your life, **don't put it off.**
 Another reason might be more **convenient** for you, but when it comes you may **not** be able to pass a **medical examination** and obtain a policy.
 Insure **now**; it is your duty to your family; some other time may be too late.
 The North American Life is an excellent and successful Company. You can make no mistake by selecting it.

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 the 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 1899 over 1898.

1. Increase in Cash Premiums Paid . 8.82 per cent.
 2. Increase in New Business Issued . 23.08 per cent.
 3. Increase in business in force . 9.66 per cent.
- Note **increase** in amount of Death Claims 14.98 per cent.

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
 for Good Agents.

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

Head Office for Canada: Imperial Building, MONTREAL.

G. R. KEARLEY, Resident Manager for Canada.