

**LIFE:**

"Those friends thou hast, and their affection tried,  
Grapple them to thy soul with hooks of steel."

SHAKESPEARE.

A friend who will help you in a practical way when you are in difficulty is a friend worth having, for such friends are scarce.  
If you want a sure and steadfast friend, secure a good line of Endowment Insurance in the North American Life, one of the soundest companies, financially, in the Dominion.

Write to Head Office or any of our Agents for particulars regarding some of our attractive plans of Insurance.

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 . 8.20 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.**