## THE MONETARY TIMES

## Policy-holders and Agents Alike Profit by a Good Selection.

THE - UNEXCELLED financial position of financial position of the Company; its large surplus; its handsome dividends; its liberal policies; and its promptness in paying all legitimate claims, make the North American Life a most desirable Company for desirable Company for both. Active men who will become active agents should correspond with

American 112-118 King Street West, TORONTO. L. Goldman, Wm. McCabe,

SECRETARY

MANAGING DIRECTOR

LIFE INSURANCE COMPANY.

THE ROYAL-VICTORIA

CAPITAL, - - \$1,000,000 Head Office, Place d'Armes, Montreal.

BOARD OF DIRECTORS. PRESIDENT: JAMES CRATHERN, Esg. **Vice-Presidents:** 

ANDREW F. GAULT, Esg., and Hon. L. J. FORGET. HON. JAMES O'BRIEN JONATHAN HODGSON, ESQ. SAMUEL FINLEY, ESQ. REV. R. H. WARDEN, D. GABPARD LEMOINE, ESQ.

Medical Director: T. G. RODDICK, Esg., M.D., M.P., F.R.C.S.

General Manager:

DAVID BURKE, Esg., A.I.A., F.S.S. The new business for the first six months of 1902 shows a large increase over the same period of last year. Securities deposited with the Dominion Government exceed all habilities to policy-holders. Agents desiring to represent this Progressive Company with up-to-date plans of insurance, are invited to cor-respond with the **Head Office**, **Montreal**.



TORONTO

militia, you sent men from all walks of life. When the 'Yosemite' came back to New York the captain came on deck one morning and saw a dejected man. in white, scrubbing the decks. Near by there was a yacht, and the captain asked: 'What yacht is that?' 'The Dawn,' replied the dejected man-that wasn't the name, but we will call it the 'Dawn.' 'How do you know?' asked the captain. 'Because it's mine,' said the sailor. (Applause).

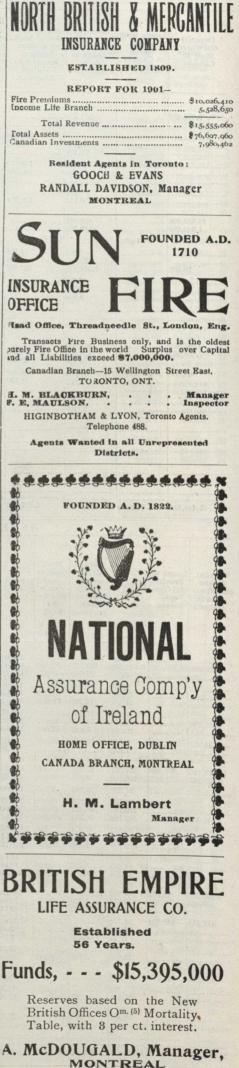
"This story may not be true, or it may have happened among some other reserves. But it typifies the spirit in which you of this State went to war. And it is the spirit that will make America greater in the future than it is now. It is essential to make a good sailor or soldier to have the right spirit. You must also prepare him and his weapons in advance. You must have preparation and training. He needs good weapons.

"I make no apologies for the war in Cuba and the Philippines. There have been occasional misdeeds in the Philippines. We had 77,000 men there, and all of them have not always acted just as they should. Have we always been immaculate at home? (Applause). If a man has done wrong, punish him, but don't blind your eyes to the glory. In the Civil War there were those who did not always do right. But we now only think of the heroes who upheld the hands of Lincoln and Grant."

THE Toronto Hardware Manufacturing Co. are about to erect a one-story foundry on Dufferin street, at a cost of \$20.000.

T. H. ARMSTRONG'S corundum property, in Carlow township, Ont., has been purchased by the Ontario Corundum Co. They are putting in a null and plant for treating the ore, and will develop the property as rapidly as possible.

-Sir Alfred H. Hime, Premier of Natal, writes to the Canadian Manufacturers' Association, indicating the character of the goods which he thinks might with advantage be sent there from this country. The list he mentions is as follows: Woolen and cotton goods of all kinds; boots and shoes, light and cheap furniture, doors, windows, frames, sashes, and joinery generally; agricultural implements and machinery of all kinds, especially plows, harrows, picks, axes, spades and shovels. The natives use cheap plows in large numbers. American spiders or buggies, two and fourwheeled spokes, and cart and wagon tires; buckets and other woodenware; tinware, fencing wire, barbed and plain; nails and other ironmongery; mining machinery, electrical machinery and cables, both for light and power purposes, canned fruits and meats of all kinds, wheaten flour and bran; deals and scantlings. He adds that it is absolutely necessary to send over agents to ascertain what articles are most required, and to obtain orders with a view to establishing a trade.



North

American Life

Solid

Continent