

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



THE - UNEXCELLED 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 both. — Active men who will become active agents should correspond with

THE North American Life

112-118 King Street West,
TORONTO.

L. Goldman, Wm. McCabe,
SECRETARY MANAGING DIRECTOR

THE ROYAL-VICTORIA LIFE INSURANCE COMPANY.

CAPITAL, - - \$1,000,000

Head Office, Place d'Armes, Montreal.

BOARD OF DIRECTORS.

PRESIDENT: JAMES CRATHERN, Esq.

Vice-Presidents:

ANDREW F. GAULT, Esq., and HON. L. J. FORGET.
HON. JAMES O'BRIEN HON. ROBT. MACKAY
JONATHAN HODGSON, Esq. DAVID MORRICE, Esq.
SAMUEL FINLEY, Esq. H. N. BATE, Esq.
REV. R. H. WARDEN, D.D. GASPARD LEMOINE, Esq.

Medical Director:

T. G. RODDICK, Esq., M.D., M.P., F.R.C.S.

General Manager:

DAVID BURKE, Esq., 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 liabilities to policy-holders.

Agents desiring to represent this Progressive Company with up-to-date plans of insurance, are invited to correspond with the **Head Office, Montreal.**

Justice and Satisfaction

In dealing with both Agents and Policy-holders—fairness coupled with invariable honesty of purpose. These are the endeavors of the management of the Union Mutual in all transactions. And Promptness is another Home Office motto—prompt answering of letters, prompt issuing of policies, prompt settlement of claims.

Always a place for reliable, capable Agents.

UNION MUTUAL LIFE INSURANCE CO.

Incorporated 1848. PORTLAND, Maine

FRED E. RICHARDS, President.
ARTHUR L. RATES Vice-President.

Address HENRI E. MORIN, Chief Agent for Canada, 151 St. James St., Montreal, Que.

PHENIX

Insurance Company
Of Brooklyn, N.Y.

WOOD & KIRKPATRICK, Agents,
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 mill 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 four-wheeled 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, wheat 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 BRITISH & MERCANTILE INSURANCE COMPANY

ESTABLISHED 1809.

REPORT FOR 1901—

Fire Premiums	\$10,026,410
Income Life Branch	5,528,650
Total Revenue	\$15,555,060
Total Assets	\$76,607,060
Canadian Investments	7,980,462

Resident Agents in Toronto:

GOOCH & EVANS
RANDALL DAVIDSON, Manager
MONTREAL

SUN FOUNDED A.D. 1710

INSURANCE FIRE OFFICE

Head Office, Threadneedle St., London, Eng.

Transacts Fire Business only, and is the oldest purely Fire Office in the world. Surplus over Capital and all Liabilities exceed \$7,000,000.

Canadian Branch—15 Wellington Street East,
TORONTO, ONT.

E. M. BLACKBURN, : : : Manager
F. E. MAULSON, : : : Inspector

HIGINBOTHAM & LYON, Toronto Agents.
Telephone 488.

Agents Wanted in all Unrepresented Districts.

FOUNDED A. D. 1822.



NATIONAL Assurance Comp'y of Ireland

HOME OFFICE, DUBLIN

CANADA BRANCH, MONTREAL

H. M. Lambert

Manager

BRITISH EMPIRE LIFE ASSURANCE CO.

Established
56 Years.

Funds, - - - \$15,395,000

Reserves based on the New British Offices O^m.⁽⁵⁾ Mortality Table, with 8 per ct. interest.

A. McDOUGALD, Manager,
MONTREAL