



**In Some Respects**

Life insurance is unlike other investments. It necessarily increases in value as it grows older. It has less temporary, and more ultimate value than any other. Life insurance is the capitalization of affection. Everything desirable in life insurance can be furnished by that sterling Canadian company, the NORTH AMERICAN LIFE. A postal card to the Home Office or inquiry at any of its agencies, almost everywhere, will give you information about a plan just suited to your case.

**NORTH AMERICAN LIFE.**

112 to 118 King St. West,

Toronto, Ontario.  
 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  
**\$153,000.**

**AGENTS PAID LIBERAL COMMISSIONS FOR BUSINESS**  
**DAVID BURKE, A.I.A., F.S.S.,**  
 General Manager.

**ANGLO-AMERICAN**

**FIRE INSURANCE COMPANY**

Head Office - - McKinnon Building, TORONTO

**AUTHORIZED CAPITAL, \$1,000,000**

Deposited with the Dominion Government for the protection of Policyholders **54,634.69**

Security for Policyholders at 31st Dec. 1900 - **495,439.78**

Licensed by the Dominion Government to transact the business of Fire Insurance throughout Canada.

**S. F. MCKINNON, Esq.,** **J. J. LONG, Esq.,**  
 S. F. McKinnon & Co., Toronto, The T. Long Bros. Co., Collingwood  
 President, Vice-President.  
**ARMSTRONG DEAN, Manager.**

**THE MANCHESTER FIRE ASSURANCE COMPANY.**

**CAPITAL - \$10,000,000.**  
 ESTABLISHED 1824.

HEAD OFFICE, MANCHESTER, ENG.

Canadian Branch Head Office, TORONTO.

**JAMES BOOMER,** **T. D. RICHARDSON,**  
 Manager, 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.**