



A Desirable Company for Insurers.

The front wheel of a wagon is smaller than the hind one, yet it keeps ahead of its larger companion because it goes around faster. The North American Life is not the largest Company, but it keeps in the front rank.

It has also the largest percentage of net surplus to liabilities of any Canadian Company.

It is well managed, its assets are giltedged, its funds skilfully invested, it pays excellent returns to holders of its investment policies.

It issues liberal contracts on all approved up-to-date plans of Insurance.

L. Goldman, Secretary.

Wm. McCabe, Mng. Director.

The NORTH AMERICAN LIFE

Head Office, 112-118 King Street West, Toronto.

AULT & McCONKEY, Prov. Manag'rs,
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%

Full deposit in Government Securities for the protection of Policyholders made at Ottawa with the Government of Canada.

POLICYHOLDERS GUARANTEED LIBERAL BENEFITS.

AGENTS PAID LIBERAL COMMISSIONS FOR BUSINESS.

DAVID BURKE, A.I.A., F.N.S.

GOOD AGENTS WANTED.

General Manager.

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, T. D. RICHARDSON,
Manager. Assistant 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, 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.