ESTABLISHED 1809.

REPORT FOR 1901-

Total Revenue ..... \$15,555,060 

> Resident Agents in Toronto: GOOCH & EVANS RANDALL DAVIDSON, Manager MONTREAL

FOUNDED A.D.

Haad 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.

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

HIGINBOTHAM & LYON, Toronto Agents.

Telephone 488. Agents Wanted in all Unrepresented Districts.



# BRITISH EMPIRE

\*\*\*\*

LIFE ASSURANCE CO.

Established 56 Years.

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

Reserves based on the New British Offices Om. (5) Mortality Table, with 3 per ct. interest.

A. McDOUGALD, Manager, MONTREAL.

ffead Office for Canada :

Assurance Co. of Edinburgh

Invested Funds..... Investments in Canada ...... 14,930,000

Low rates. Absolute security.

Unconditional policies.

Claims settled immediately on proof of death and No delay.

HUTTON BALFOUR, Secretary

D. M McGOUN, Manager

CHAS. HUNTER, Chief Agent Ontario.

# Liverpool and London and Globe

INSURANCE COMPANY

Investments in Canada......

Insurances accepted at lowest **Current Rates** 

JOS. B. REED, Agent, 51 Yonge Street, Toronto. G. F. C. SMITH, Chief Agent for Dom, Montreal.



ESTABLISHED A.D. 1790

Head Office, Canada Branch, Montreal. E. A. LILLY, Manager.

Total Funds.

\$20,000,000

FIRE RISKS accepted at current rates Toronto Agents:

S. Bruce Harman, 19 Wellington Street East.

### WELLINGTON MUTUAL

# Insurance Co.

Established 1840

Business done on the Cash and Premium Note

GEORGE SLEEMAN, Esq., President.

JOHN DAVIDSON Esq. Secretary Head Office Guelph, Ont.

### The Northern Life Assurance Co., Head Office, London, Ont.

### 1901 WAS THE BANNER YEAR.

Insurance written \$1,267,500.00
Insurance in force 2,769,870.00
Premium Cash Income 75,928.72
Total Cash Income 84,755.92
Government Reserve 122,983.93
Total Assets 284,275.55 52/3% 34%

The Ratio of Expenses to Premium Income shows a decrease over last year of 15%. The Interest Income has more than paid all Death Claims since the Company commenced business.

Our Policies are up-to-date. Rates reasonable. For particulars see our Agents or address,

JOHN MILNE, Managing Director, LONDON, Ontario.

# 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 both. — Active men both. — Active men who will become active agents should correspond with

112-118 King Street West, TORONTO.

L. Goldman,

Wm. McCabe,

SECRETARY

MANAGING DIRECTOR.

# Royal-Victoria

Life Insurance Company OF CANADA.

CAPITAL, - - - - \$1,000,000.00

Progress in 1901 Over Previous Year—

Increase in Applications ...... 31% Increase in Insurance Issued .. 36% Increase in Insurance in Force .. 27% Increase in Reserves ...... 39%

Progress to May 31st, 1902

Increase in Applications ...... 70% Increase in Insurance Issued .... 63%

Agents desiring to represent this progressive Life Company with up-to-date plans of insurance, are invited to communicate with the Head Office, Montreal.

\*\*\*

DAVID BURKE, A.I.A., F.S.S., Gen'l Manager,

## Justice and Satistaction

In dealing with both Agents and Policyholders—tairness 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. PORTLAND, Maine Incorporated 1848.

FRED. E. RICHARDS, President,
ARTHUR L. BATES Vice-President.
Address HENRI E. MORIN, Chief Agent for
Canada, 151 St. James St., Montreal, Que.

\*\*\*\*\*

Insurance Company Of Brooklyn, N.Y.

WOOD & KIRKPATRICK, Agents TORONTO