

Established 1822.  
**National Assurance Company**  
 OF IRELAND.  
 Incorporated by Royal Charter.  
**CAPITAL - - - \$5,000,000.**  
 Canadian Branch:  
 Trafalgar Chambers, 22 St. John Street, Montreal.  
**H. M. LAMBERT, Manager.**

## PHOENIX

Assurance Company of London, England.

ESTABLISHED 1782.

Agency Established in Canada in 1804

**PATERSON & SON,**  
 — CHIEF AGENTS FOR DOMINION. —  
 HEAD AGENCY OFFICE  
 164 St. James Street, MONTREAL.

## Union Assurance Society

OF LONDON.

(Instituted in the Reign of Queen Anne A.D. 1714.)

Capital and Accumulated Funds exceed **\$16,000,000**

One of the Oldest and Strongest of Fire Offices.

Canada Branch: 260 St. James Street, - - MONTREAL

**T. L. MORRISEY, Manager.**

## Scottish Union & National

Insurance Company of Edinburgh, Scotland.

ESTABLISHED 1824.

Capital, - - - - - \$30,000,000  
 Total Assets, - - - - - 44,763,437  
 Deposited with Dominion Government, - 125,000  
 Invested Assets in Canada, - - - - 2,103,201

North American Department, Hartford, Conn., U.S.A.

**JAMES H. BREWSTER, Manager.**

**WALTER KAVANAGH, Resident Agent, Montreal.**  
**MEDLAND & JONES, " " Toronto.**  
**A. C. ARCHIBALD, " " Winnipeg.**

## IMPERIAL LIFE Assurance Co., Of Canada.

UNEXCELLED SECURITY.

1. CAPITAL—One Million Dollars.

2. GOVERNMENT DEPOSIT.

The Government Deposit of the Imperial Life is larger than that of any other Canadian Life Insurance Company.

3. RESERVES.

The Imperial Life holds relatively the strongest reserves of any Canadian Life Insurance Company.

4. ASSETS.

For every \$100 of liabilities to Policyholders The Imperial Life holds \$180 of securely invested assets.

**E. S. MILLER, Provincial Manager,**

Bank of Toronto Bldg.

Montreal, Que.

## INSURANCE COMPANY Organized 1792. ... OF ... Incorporated 1794 North America.

**FIRE ... PHILADELPHIA MARINE.**

Capital, - - - - - \$3,000,000  
 Total Assets, - - - - - \$9,563,792  
**ROBERT HAMPSON & SON, Gen. Agts. for Canada**  
 Corn Exchange, - MONTREAL.

## How to Invest Insurance Premium to the Greatest Advantage

J. J. W. Deuchar, F.F.A., F.I.A., City of Glasgow Life Assurance Company, speaking of investments, says:—

"It may serve to indicate the great importance of obtaining a good return on the investments, if it is realized that one per cent. of increased interest on the funds of a company will, on the average, have as great an effect as a saving in expenditure equal to 10 per cent. on the premium income, while if an office could count on realizing 5 per cent. interest in place of 3, it might reduce its premiums some 30 per cent., or double its bonuses."

According to a table compiled by a leading Insurance Journal, the interest earnings of the different companies doing business in Canada for 1900, appears as follows:

	Per cent.
Canadian Companies, average.....	4.56
British Companies, ".....	4.03
American Companies, ".....	4.31
The Great-West Life ".....	6.99

Do you think of trying a new field in the Life Insurance business?  
 Why not correspond with

### The Manufacturers and Temperance and General Life Assurance Company.

This strong Company can certainly give a good man a few suggestions that will interest him.

Business in force over - - - \$27,000,000.00

**HON. G. W. ROSE,**

President.

**J. F. JUNKIN,**

Managing Director.

## NORTHERN

Assurance Company of London.

ESTABLISHED 1836.

Capital and Funds, 1895 . . . \$38,365,000  
 Revenue . . . . . 5,714,000  
 Dominion Deposit . . . . . 200,000

CANADIAN BRANCH OFFICE:

1730 Notre Dame Street. - Montreal.

**ROBERT W. TYRE, Manager.**

**G. E. MOBERLY, Inspector.**

INSURANCE COMPANY

## Phoenix of Hartford,

CANADA

CONN.

BRANCH

Head Office, - - - - - MONTREAL.  
**J. W. TATLEY, Manager.**

Total Losses Paid Since Organization of Company . . . **\$46,293,626.89**