

"The Oldest Scottish Fire Office"

CALEDONIAN**Insurance Co. of Edinburgh****FUNDS OVER \$11,000,000.****HEAD OFFICE FOR CANADA, - - MONTREAL****Lansing Lewis, Manager. John C. Borthwick, Secretary.****Total Funds in Hand over \$20,040,000****Head office
CANADA****307 1/2 DUNDAS ST
Montreal****INCORPORATED BY
ROYAL CHARTER****The London Assurance****A.D. 1720****Upwards
of****180
Years Old****E. A. LILLY, Manager****SUN****INSURANCE
OFFICE****FOUNDED A.D. 1710.****HEAD OFFICE****Threadneedle Street. - - London, Eng**

Transacts Fire business only, and is the oldest purely fire office in the world. Surplus over capital and all liabilities exceeds **\$7,000,000.**

CANADIAN BRANCH:**15 Wellington Street East, - Toronto, Ont.****H. M. BLACKBURN, Manager.**

This Company commenced business in Canada by depositing **\$300,000** with the Dominion Government or security of Canadian Policy-holders.

**Provident Savings Life
Assurance Society****OF NEW YORK.****EDWARD W. SCOTT, PRESIDENT.****The Best Company for Policy Holders and Agents**

Wholesale Agents and Gentlemen Seeking Representative Business Connections,
must Apply to the Head Office or any of the Society's General Agents.

J. HENRY MILLER, Manager,**13 Temple Building. Montreal, Quebec, Canada****CANADA ACCIDENT****ASSURANCE COMPANY.****HEAD OFFICE - - MONTREAL****A Canadian Company for Canadian Business****ACCIDENT & PLATE GLASS****SURPLUS 50% OF PAID UP CAPITAL****Above all liabilities including Capital Stock.****T. H. HUDSON.****Manager.****R. WILSON SMITH.****President****Keystone Fire Insurance Co.****OF SAINT JOHN, N.B.****INCORPORATED A.D. 1889. CAPITAL, \$200,000.****Home Office - Princess Street, Saint John, N.B.****DIRECTORS.****HON. JOHN V. ELLIS,****President.****ALFRED MARKHAM,****Vice-President.****HON. GEO. A. COX,****(President Western Ass'n Co.)****J. J. KENNY,****(Vice-President Western Ass'n Co)****ALEXANDER P. BARNHILL,****FREDERICK J. G. KNOWLTON,****R. WALKER W. FRINK****A. GORDON LEAVITT, Secretary.****THE MUTUAL LIFE OF CANADA****(Formerly the ONTARIO MUTUAL LIFE)****By
Way
of
Con-
trust**

Death rate per \$1,000 of mean insurance in force, 1901—
In 15 Canadian Life Companies, average \$7.90
In the Mutual Life of Canada \$6.86

Expense rate per \$1,000 to total income, 1901—
In 15 Canadian Life Companies, average \$36.20
In the Mutual Life of Canada \$16.88

Combined Death and Expense rate per \$1,000, 1901—
In 15 Canadian Life Companies, average \$22.70
In the Mutual Life of Canada \$13.91

From the above figures intending insureds will see where their interests will be best served.

ROBT. MELVIN,**President.****GEO. WEGENAST,****Manager.****W. H. RIDDELL,****Secretary****LAW UNION & CROWN****INSURANCE CO. OF LONDON****Assets Exceed \$22,000,000.00**

Fire risks accepted on almost every description of insurable property.

Canadian Head Office:**67 BEAVER HALL, MONTREAL****J. E. E. DICKSON, Manager.****Agents wanted throughout Canada.**