

## NORTH BRITISH & MERCANTILE INSURANCE COMPANY

ESTABLISHED 1809.

Fire Premiums 1902..... \$11,878,680  
Income Life Branch..... 6,312,595

Total Revenue..... \$18,190,675  
Total Assets over..... \$85,000,000  
Canadian Investments..... 7,865,000

Greatly in excess of other fire companies in Canada.

Resident Agents in Toronto:  
GOOCH & EVANS

RANDALL DAVIDSON, Manager  
MONTREAL

## SUN FOUNDED A.D. 1710 INSURANCE FIRE OFFICE

Head 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.

FOUNDED A. D. 1822.



## NATIONAL Assurance Comp'y of Ireland

HOME OFFICE, DUBLIN  
CANADA BRANCH, MONTREAL

H. M. Lambert  
Manager

—Onward and Upward—

## EXCELSIOR LIFE INSURANCE CO.

Head Office, - Toronto

Assets. Income. Ins. in Force.  
1902.....\$608,577.....\$243,181.....\$5,170,816  
1892..... 67,279..... 29,739..... 1,231,750

Good openings for good Agents  
with a progressive Company.

EDWIN MARSHALL  
Secretary.

DAVID FASKEN  
President.

## TORONTO STOCK TRANS- ACTIONS.

There has been a fair under-tone to the market since the beginning of the year, though the volume of business has not been large, nor have prices made very much change. The following is a summary of the transactions in the more widely known stocks: Bank of Montreal, 6 at 248¾-9; Toronto, 20 at 227; Commerce, 205 at 152½-3; Imperial, 5 at 214; Dominion, 43 at 225¾-6; Standard, 9 at 225; Traders', 4 at 133; West Assurance, 111 at 97; C.P.R., 3,447 at 116½-119; Tor. Elect. Light, 15 at 133-4; Can. Gen. Elect., 262 at 139-140½; Com. Cable, 375 at 163-5; Rich. & Ont. Nav., 15 at 79½; Tor. Rail., 819 at 99-¾; Twin City, 485 at 88¾-90¾; Can. Per Loan, 367 at 120; Dom. Steel, 225 at 9¾-10¾; Dom. Coal, 244 at 69-73; N.S. Steel, 195 at 79¼-81½; Sao Paulo, 272 at 88½-89¾; and Northern Nav., 10 at 73.

## RECENT FIRES.

Possibly the intensely cold weather has had something to do with it, but the first week of the New Year certainly seems to have been characterized by a number of burnings of more or less importance, in different parts of the Dominion. Among the more important may be mentioned the following: Ottawa City Post Office, destroyed at a loss of \$80,000, not insured; Morin & Co.'s wholesale drug warehouse, and McCall, Shchyn & Co.'s wholesale dry goods store, in Quebec, total loss about \$100,000, insured; the Mount Royal Club, Montreal's finest club house, loss over \$100,000, insurance, \$83,000; Col. Liardet, the secretary, and one member of the Fire Brigade were killed, besides which several were injured; Stirling Brothers' boot and shoe warehouse, at London, Ont., at which Fire Chief Roe was killed and four other firemen injured; loss \$20,000 on building and \$50,000 on contents, Gorman & Eckert, dealers in spices, next door, stock damaged by water, as also are the O. J. Bucke Company of Chicago, dealers in chewing gum material; the Hamilton street Public School, in Toronto, burned at a loss of about \$25,000, at which the most striking feature was the high value of the fire drill system, by means of which, in this case, some 500 or 600 children made their exit from the burning building within a space of two minutes, without the slightest injury to any one of them; McLeod & Hawthorne's dry goods store, in Montreal, loss, \$10,000, mostly insured. Brinkworth's general store, and Frank Williamson's implement warehouse at Belmont, Man., totally destroyed at a loss of \$9,000, partially insured; Clyde Forks Lumber Company's new mill at Clyde Forks, Ont., loss \$10,000, with very small insurance; Laurier Engine Company's patent storage building at Montreal, gutted, loss \$15,000.



## Continued Progress

During the last few years the North American has made marvellous strides in all Departments tending to its up-building, which can readily be seen by the following figures, showing a comparison of

### Three SEPTENNIAL Periods

Year Cash income Assets Policies in force

1881.....	\$ 39,613....	\$ 88,763....	\$ 1,221,712
1888.....	263,691....	666,919....	7,927,504
1895.....	581,478....	2,300,218....	15,779,385
1902.....	1,270,846....	5,010,813....	30,927,961

A strong progressive Canadian Company giving excellent returns to its policy-holders, therefore making it a desirable Company for agents to represent. Three active agents wanted.

## North American Life

Assurance Co., Home Office, TORONTO, Ont.

J. L. BLAICKIE, - - - - - PRESIDENT.  
L. GOLDMAN, A.I.A., F.C.A., - - - - - MAN.-DIR.

## Agency Organizers Wanted.

The Royal Victoria Life Insurance Company wants January 1st, 1904. Two Agency Organizers, one for their Maritime Province Division and the other for their Northwest Division. Must have a good knowledge of the territory, with successful experience in canvassing and in selecting and developing agents. A good opportunity for energetic young men.

DAVID BURKE,  
General Manager, - Montreal.

Sometimes a revision of policy forms means little. It stands for

## THOROUGHNESS

in every detail in the changes that have been made by the Union Mutual—re-arrangement of features, reduction of rates, liberalizing of rights, a contract modern to the highest notch. A policy that looks well, sells easily and pleases long.

## UNION MUTUAL LIFE INSURANCE Co. Portland, Maine.

FRED E. RICHARDS, ARTHUR L. BATES,  
President. Vice-President.

Agents always desired—the kind who write policies and hold them.

ADDRESS:  
HENRI E. MORIN, Chief Agent for  
Canada, 151 St. James St., Montreal, Canada.  
For Agencies in Western Division, Province  
of Quebec and Eastern Ontario, apply to  
WALTER I. JOSEPH, Manager,  
151 St. James Street, - Montreal.

## PHENIX....

Insurance Company  
Of Brooklyn, N.Y.

WOOD & KIRKPATRICK, Agents,  
TORONTO