NORTH BRITISH & MERCANTILE

ESTABLISHED 1809.

REPORT FOR 1901-

 Fire Premiums
 \$10,026,470

 Income Life Branch
 5,528,650

 Total Revenue
 \$15,555,060

 Total Assets
 \$76,697,960

 Canadian Investments
 7,980,452

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

SUN

FOUNDED A.D.

INSURANCE FIRE

Hsad 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, F. E. MAULSON,

Manager

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.

Standard Life

Established 1825

fiead Office for Canada?

Assurance Co. of Edinburgh

Invested Funds \$48,400,000
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

 Available Assets
 \$61,187,215

 Investments in Canada
 3,300,000

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. 1720

THE LONDON ASSURANCE

Head Office, Canada Branch, Montreal.

Total Funds.

\$20,000,000

FIRE RISKS accepted at current rates
Toronto Agents:

S. Bruce Harman, 19 Wellington Street East.

WELLINGTON MUTUAL

Fire Insurance Co.

Business done on the Cash and Premium Note System.

GEORGE SLEEMAN, Esq., President.
JOHN DAVIDSON, Esq. Secretary.
Head Office, Guelph, Ont.

The Northern Life Assurance Co.,

1901 WAS THE BANNER YEAR.

Increase ov last year.

Insurance written \$1,267,500.00 52½%

Insurance in force 2,769,870.00 34%

Premium Cash Income 75,928.72 32½%

Total Cash Income 84,755.92 29%

Government Reserve 122,083.93 51½%

Total Assets 284,275.55 11½%

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 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 who will become active agents should correspond with

THE

North American Life

II2-II8 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—

Progress to March 31st, 1902

Increase in Applications 53% Increase in Insurance Issued 52%

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—fairness 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.

Incorporated 1848. PORTLAND, Maine

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

PHENIX

Insurance Company
Of Brooklyn, N.Y.

WOOD & KIRKPATRICK, Agents