

THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA

ESTABLISHED 1859

Business in force - - - - - \$70,000,000 00
 Losses paid to date - - - - - \$3,500,000 00
 Assets, 31st Dec., 1902 - - - - - \$627,690 16

HON. JOHN DRYDEN, President.
 H. WADDINGTON, Secy. and Managing Director.
 D. WEISMILLER and J. KILLER, Inspectors.
 H. BLANCHFORD, General Agent for Quebec, 180 St. James St. Montreal

GEO. GILLIES, Vice-President.
 LAUCHLIN LEITCH, Superintendent

"Oldest Accident Assurance Co. in the world."

Railway Passengers Assurance Company

(Established 1849) OF LONDON, ENGLAND

Capital fully Subscribed - - - - - \$5,000,000
 Paid Up - - - - - 1,000,000
 Claims paid over - - - - - 23,000,000
 Deposited with Dominion Government - - - - - 100,000

ALL KINDS OF PERSONAL ACCIDENT AND
DISEASE POLICIES AND FIDELITY BONDS

HEAD OFFICE FOR CANADA, TORONTO

F. H. RUSSELL, Manager and Attorney for Canada.

MIAM & PANGMAN, General Agents, Montreal.

HEED THE KNOCK OF OPPORTUNITY.—Renew your policy. Pay up the premium. Do not delay. You can never obtain insurance at as low a rate as when you were insured. As age increases, so does the insurance premium. You may never be able to secure a policy again. Your health may have become impaired.

Secure the savings already made by making others. Protect your families, educate your children when they are fatherless; guarantee your comfort in old age. Don't destroy the good you have already done.

The renewal of a policy means the renewal of all pledges, the renewal of all benefits, the renewal of all ties, and the sacrifice of nothing.

If this particular opportunity is knocking to-day, give heed and obey.—"Insurance Press Oracle."

BANKRUPTCY RECEIVERSHIP.—An interesting insurance question has arisen in connection with the involuntary bankruptcy proceedings begun against Sutter Bros., the wholesale tobacco men. They carried insurance on nearly \$500,000 worth of tobacco, and the agents issuing the policies were asked to make endorsements accepting notice that receivers had been appointed under a petition in involuntary bankruptcy. The Chicago agents made this endorsement; but the agents at Dayton, Ohio, where large values were involved, refused to do so. The banks holding the principal claims wanted to know whether their insurance was good, and the question was submitted to Thomas Bates, the insurance attorney. He gave an opinion that the usual endorsement in cases of receivership was not necessary under involuntary bankruptcy proceedings, as the title does not change, as it does where a receiver is appointed by the State courts. No endorsement is necessary till the trustee is appointed after the firm is adjudicated bankrupt, when the title to the property does change.—N. Y. "Commercial Bulletin."

THE UNION LIFE ASSURANCE COMPANY.

CAPITAL FULLY SUBSCRIBED ONE MILLION DOLLARS.

HEAD OFFICE, 112 TO 118 KING STREET WEST, - - - TORONTO.

H. POLLMAN EVANS, President.

THE GREAT INDUSTRIAL SAVINGS BANK POLICY is copyrighted and can be issued only by the UNION LIFE. Weekly payments from 3c. upward. AGENTS WANTED in all districts. Special salary every week—NO LAP-SES. For an Agency in the Province of Quebec, apply P. GARON, Provincial Manager, 71a St. James St., Montreal, or direct to the Company.

ATLAS ASSURANCE COMPANY, LIMITED

THE MAIN FEATURES OF THE COMPANY ARE:

Progress. The Company Commenced Business in the Reign of George III, and the following figures show its record

AT THE ACCESSION OF	INCOME.	FUNDS.
KING GEORGE IV.	\$ 387,065 . . .	\$ 800,605
KING WILLIAM IV.	657,115 . . .	3,038,380
QUEEN VICTORIA	789,865 . . .	4,575,410
KING EDWARD VII.	3,500,670 . . .	11,185,405

In addition the Company has a Subscribed Capital of Six Million Dollars.

Affording a TOTAL SECURITY for its Policyholders of \$17,185,405

AGENTS WANTED IN UNREPRESENTED DISTRICTS.

Head Office for Canada, MONTREAL

MATTHEW C. HINSHAW, Branch Manager