

Insurance.

**The Federal Life ASSURANCE COMPANY.**

HEAD OFFICE, HAMILTON, CANADA.

Capital and Assets - - - - \$2 319,925 58  
 Surplus to Policyholders, - - - 1,029 075.64  
 Paid Policyholders in 1901 - - - 182,925.67

MOST DESIRABLE POLICY CONTRACTS.

DAVID DEXTER,  
 President and Managing Director.  
 J. K. McCUTCHEON,  
 Supt. of Agencies.

H. RUSSELL POPHAM, Provincial Manager.

**THE MANUFACTURERS LIFE INSURANCE COMPANY**

has proved by its annual report for 1901, that it is to-day one of the strongest life companies doing business in Canada. Every modern form of policy is issued at the lowest rates consistent with Positive Protection to Policy-Holders.

Business in Force, over - \$27,000,000 00

Hon. G. W. ROSS, J. F. JUNKIN,  
 President, Managing Director.

Head Office—Toronto.

**Scottish Union and National INSURANCE COMPANY,**  
 Of Edinburgh, Scotland.

ESTABLISHED 1834.

M. BENNETT, Jr., Gen. Manager North American Branch, Hartford, Conn  
 Capital ..... \$30,000,000 | Invested Funds.....\$13,500,000  
 Total Assets ..... 34,472,705 | Deposited with Dom. Govt., 125,000  
 (Market value.)

WALTER KAVANAGH, Resident Agent, 117 St. Francois Xavier St., MONTREAL

**POLICYHOLDERS 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 will find it to their interest to represent

**THE NORTH AMERICAN LIFE**

112-118 King St., W., Toronto.

L. GOLDMAN, Wm. McCABE,  
 Secretary, Managing Director.

Messrs. AULT & McCONKEY,  
 Managers for Province of Quebec.  
 Royal Insurance Building, Place d'Armes Sq.,  
 MONTREAL.

**Saxe & Archibald,**  
**ARCHITECTS**  
 Room 79, Imperial Building  
**MONTREAL.**

Insurance.

**British \* America ASSURANCE COMPANY.**

HEAD OFFICE, - - - TORONTO,

Incorporated 1833.

**FIRE AND MARINE.**

Cash Capital, .. .. . \$1,000,000.00  
 Assets, .. .. . \$1,776,606.45  
 Losses Paid since organization, .. \$19,946,517.73

Geo. A. Cox, President. J. J. KENNY, Vice-Pres. P. H. SIMS, Secretary  
 C. R. G. JOHNSON, Res. Agent, 1723 Notre Dame St., MONTREAL.

**JUSTICE and SATISFACTION**

*In dealing with both Agents and Policy-holder — 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.,**

Portland, Maine. INCORPORATED 1848.

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

For Agencies in the Western Division, Province of Quebec and Eastern Ontario apply to WALTER I. JOSEPH, Manager, 151 St. James St., Montreal.

(FOUNDED 1825.)

**Law Union & Crown Ins. Co.,**

(OF LONDON.)

Assets exceed, - - - \$22,000,000.

Fire risks accepted on most every description of insurable property.

Canadian Head Office: BEAVER HALL, MONTREAL

J. E. E. DICKSON, Manager.

Agents Wanted throughout Canada.

**OILS.**

**The IMPERIAL OIL COMPANY, Ltd.**

—REFINERS AND MANUFACTURERS OF—

**CANADIAN PETROLEUM PRODUCTS,**

Under New Patent Process

Refined Oils, Benzine, Napthas and Gasolenes, Lubricating Oils, Greases  
 Paraffine Wax Candles, Fuel Oils, &c.

Refineries: SARNIA and PETROLIA, Ont.

Branches:

MONTREAL, P.Q. ST. JOHN, N.B. HALIFAX, N.S. WINNIPEG, Man.  
 VANCOUVER, B.C.

—SELLING AGENTS FOR PROVINCE OF ONTARIO—

**The QUEEN CITY OIL COMPANY, Limited,**

Head Office: TORONTO, Ont.

Branches: OTTAWA, HAMILTON, LONDON, KINGSTON, and other Stations in Province of Ontario.