NORTH BRITISH & MERCAN

ESTABLISHED 1809. REPORT FOR 1899-

ILLE OILL I OIL IOU		
	Fire Premiums	
	Total Revenue	
	Total Assets	\$74,802 040 7,607,464

Resident Agents in Toronto: GOOCH & EVANS THOMAS DAVIDSON, Managing Director. MONTREAL

FOUNDED A.D. 1710

INSURANCE

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 TO-RONTO, ONT.

H. M. BLACKBURN, Manager
H. F. PETMAN, . . . Inspector
HIGINBOTHAM & LYON, Toronto Agents.
Telephone 488.

Agents Wanted in all Unrepresented
Districts.



London Life Insurance Go.

Head Office, LONDON, ONT

JOHN McCLARY, President
A. O. JEFFERY, O.C.,LL.B.,D.C.L., Vice-President
Every desirable form of lite insurance afforded on a
favorable terms as by other first-class companies.

MONEY TO LOAN on Real Estate security at
lowest current rates of interest.

Liberal Terms to desirable agents.

IOHN G. RICHTER, Manager

Insurance Co. of America.

GEORGE SIMPSON, Resident Manager WM. MACKAY, Assistant Manager

MUNTZ & BEATTY, Resident Agent. Temple Bldg., Bay St., TORONTO. Tel. 2309.

C S SCOTT, Resident Agent, HAMILTON, Ont

Mead Office for Canada:

Assurance Co. of Edinburgh

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..... \$59,952,465 \$2,150,000 Investments in Canada

Insurances accepted at lowest **Current Rates**

JOS. B REED, Agent, 20 Wellington St East, Toronto. G. F. C. SMITH, Chief Agent for Dom., Montreal.



ESTABLISHED A.D. 1720

Head Office, Canada Branch, Montreal, E. A. LILLY, Manager.

Total Funds.

\$20,000,000

FIRE RISKS accepted at current rates. Toronto Agents:
S. Bruce Harman, 19 Wellington Street East.

WELLINGTON MUTUAL

Established 1840

Business done on the Cash and Premium Note GEORGE SLEEMAN, Esq., President.
JOHN DAVIDSON, Esq. Secretary.

Head Office, Guelph, Ont.

The Business of

The Northern Life Assurance Co.

For the Six Months of 1901 shows

Business Written

35% increase over same period in 1900.

Annual Premiums

45% increase over same period in 1900.

Cash Income

20% increase over same period in 1900.

Expenses

Less than same period in 1900

Assets\$	3,977,263	83
Reserve Fund	3,362,709	00
Net Surplus	500,192	39
Net Insurance in force	24,883,061	0



Life Insurance Contracts

Issued by the North American Life are on the most approved, up-to-date plans —and, moreover—backed by a company of unexcelled financial strength.

JOHN L. BLAIKIE, President.

L. Goldman,

Wm. McCabe, Managing Director

North American Life

Head Office-112 to 118 King Street West. Toronto, Ontario

THE Royal-Victoria

LIFE INSURANCE CO.

HEAD OFFICE-MONTREAL

\$1,000,000 CAPITAL,

(Reserves based on Canadian Government Standard)

Business of 1900 increased over 1899 as follows :-

In Interest, . . . 20 p.c. In Premiums, . . 42 p.c. 40 p.c. In Total Income, . In Reserves,

24 p.c. In Insurance in force, The net Death Claims since organization have been under 35 p.c. of the expectation according to the Institute of Actuaries H.M. Table of Mortality.

Deposited with the Canadian Government in First-Class Securities for the protection of Policyholders, over \$100,000.

DAVID BURKE, A.I.A., F.S.S.,

Good Agents Wanted.

4

Gen. Manager

To be Faithful

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To Policyholders and Agents

is the motto of the management of the Union Mutual. To serve all interests impartially. To treat all parties with consistent candor. To issue policies of pronounced liberality. To make all death payments with the utmost promptness. To be fair in all dealings.

Honest, capable agents can always have employment with us.

WUNION 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, Can.

Insurance Company Of Brooklyn, N.Y.

WOOD & KIRKPATRICK, Agents, TORONTO