

# NORTH BRITISH & MERCANTILE

INSURANCE COMPANY

ESTABLISHED 1809.

REPORT FOR 1901—

Fire Premiums .....	\$10,026,410
Income Life Branch .....	5,528,650
Total Revenue .....	\$15,555,060
Total Assets .....	\$76,607,060
Canadian Investments .....	7,080,462

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, TO ONTO, 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
1892 .....	67,279	29,739
		1,231,750

Good openings for good Agents with a progressive Company.

EDWIN MARSHALL : : : : Secretary  
DAVID FASKEN : : : : President

# Standard Life

Established 1825.

Head Office for Canada, Assurance Co. of Edinburgh.  
MONTREAL.

Invested Funds.....\$51,794,362  
Investments, Canadian Branch.... 15,500,000

Assurances effected on first-class lives "Without Medical Examination." Apply for full particulars.

CHAS. HUNTER, - - Chief Agent Ontario  
D. M. MCGOON, - - - - - MANAGER.

# Liverpool and London and Globe

INSURANCE COMPANY

Available Assets.....\$61,387,315  
Investments in Canada..... 3,300,000

Insurances accepted at lowest Current Rates

JOS. B. REED, Agent, 51 Yonge Street, Toronto  
G. F. C. SMITH : : : : Joint Resident Managers  
J. G. ARDNER THOMPSON : : : :  
WILLIAM JACKSON, Deputy Manager.



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.

# THE NATIONAL LIFE

ASSURANCE CO. OF CANADA

This progressive Canadian Company wants agents in Nova Scotia, Quebec, Ontario, Manitoba and North West Territories. Apply  
HEAD OFFICE, Temple Building, TORONTO.

Something Really New  
in LIFE INSURANCE.

THE ADJUSTED INDEMNITY POLICY  
ISSUED BY

# The NORTHERN LIFE

Assurance Company

has no equal.

It gives the necessary Home Protection for less money than the Regular Policies. Write for Booklet explaining it.

JOHN MILNE, Managing Director.  
Head Office, - London, Ont.

## 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.....	7,927,564
1895.....	581,478.....	2,300,712.....	15,729,385
1902.....	1,270,840.....	5,010,813.....	30,927,661

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

# The ROYAL-VICTORIA Life

Insurance Co. of Canada.

Capital, - - \$1,000,000.

HEAD OFFICE, - - MONTREAL

BOARD OF DIRECTORS:

President:  
JAMES CRATHERN, Esq.,  
Director Canadian Bank of Commerce.  
Vice-President:  
HON. L. J. FORGET,  
President Montreal Street Railway Co.  
Vice-President:  
HON. ROBERT MA KAY,  
Director Bank of Montreal.  
HON. W. MORTIMER CLARK, K.C., L.L.D.,  
Lieutenant-Governor of Province of Ontario.  
JONATHAN HODGSON, Esq.,  
Vice-President Merchants Bank of Canada.  
REV. R. H. WARDEN, D.D.,  
President Metropolitan Bank.  
GASPARD LEMOINE, Esq., Director Quebec Bank  
DAVID MORRICE, Esq.,  
President Canadian Colored Cotton Mills Co.  
H. N. BATE, Esq., Director Bank of Ottawa.  
CHARLES F. SMITH, Esq.,  
Director Merchants Bank of Canada.  
GEORGE CAVERHILL, Esq.,  
Caverhill, Learmont & Co.  
Medical Director:  
T. G. RODDICK, Esq., M.D., F.R.C.S.  
General Manager:  
DAVID BURKE, Esq., A.I.A., F.S.S.

# RIGHT and FAIR

THE right plans of Life Insurance, honest in purpose, correct in principle; fair methods of dealing with policy-holders and agents, impartial in treatment, just in settlements—all cardinal aims of the management of the UNION MUTUAL

# UNION MUTUAL

LIFE INSURANCE Co.  
Portland, Maine.

FRED E. RICHARDS, : : : : President  
ARTHUR L. BATES, : : : : Vice-President  
Good Agents always welcome; satisfactory territory open for men of that stamp.  
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