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 \$76,607.960 Canadian Investments 7,980,462

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

FOUNDED A.D.

## **INSURANCE OFFICE**

Hsad Office, Threadneedle St., London, Eng.

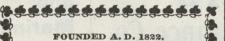
Transacts Fire Business only, and is the oldest purely Fire Office in the world Surplus over Capital and all Liabilities exceed \$7,000,000.

Canadian Branch-15 Wellington Street East, TORONTO, ONT.

H. M. BLACKBURN, F. E. MAULSON.

HIGINBOTHAM & LYON, Toronto Agents. Telephone 488.

Agents Wanted in all Unrepresented Districts.





Assurance Comp'y of Ireland

HOME OFFICE, DUBLIN CANADA BRANCH, MONTREAL

> H. M. Lambert Manager

2222223333

# 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. Mcli OUGALD, Manager, MONTREAL

fisad Office for Canada :

Assurance Co. of Edinburgh

Invested Funds..... 850,136,000 Investments in Canada ...... 14,930,000

Low rates. Absolute security.

Unconditional policies

Claims settled immediately on proof of death and No delay.

D. M McGOUN, Manager

CHAS. HUNTER, Chief Agent Ontario.

## Liverpool and London and Globe

INSURANCE COMPANY

Insurances accepted at lowest **Current Rates** 

JOS. B. REED, Agent, 51
G. F. C. SMITH
J. GARDNER THOMPSON
WILLIAM JACKSON, Deputy Manager.



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

ASSURANCE CO. OF CANADA

Want a first-class General Agent for Toronto and District. Apply HEAD OFFICE, Temple Building, TORONTO.

1902

The Best Financial

Policies Issued. \$1,119,725

Total Insurance in force.....\$3,172,535-GAIN, 15% Premium Cash Income..... 31% 99,490 nterest Cash Income ...... 30% 10,532 Total Cash Income ..... 110,022 30% 18% Total Assets..... 332,044 Added to Reserve ...... 54,307 Ratio of Expenses to Income decreased 16%

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



## Continued Progress

During the last few ars the North Ameriyears the North Ameri-can has made maryellous strides in all Depart-ments tending to its up-building, which can readily be seen by the following figures, show-ing a comparison of

### Three SEPTENNIAL Periods

Year	Cash income	Assets	Policies in force
1881	\$ 39,613	\$ 88,763.	\$ 1,221,712
	263,691		
	581,478		
1902	. 1,270,840	5,010,813	30,927,961
excelle	ng progressive C nt returns to its g it a desirable	policy-ho	lders, therefore
represe	nt. Three activ	e agents v	vanted.

# American

Assurance Co., Home Office, ont.

L. GOLDMAN, Secretary.

WM. McCABE, Managing Director.

## THE ROYAL-VICTORIA

Head Office MONTREAL

Life Insurance Company,

Capital.

Market value or securities doposited with Dominion Government - \$202,500 00

\$1,000,000

The report for 1902 will show the following increases over 1901.

Cash Income - \$ 137,322 09 Increase - 32 Insurance Issued - 1,353,167 00 Increase - 22 Insurance in Force - 3,553,867 00 Increase - 31 Decrease in % of ratio of death claims to Ins. in force 40 Decrease in % of ratio of expenses to Ins. in force - 14 Decrease in % of ratio of expenses to income - 14

### RECORD OF FIVE YEARS' PROGRESS

1898—Income.: \$ 1899—Income 1900—Income	29,673 78 68 435 85 95 410 47	Ins. in	force\$ 921,500 00 force 1,707,807 00 force 2 116,880 00	í
1901—Income 1902 - Income	104.406 87 137,322 09	Ins. in	force 2,702,455 00 force 3 535,859 00	v

These results show that the Royal-Victoria Life is steadily coming to the front in the opinion of people who prefer a carefully managed Company that issues policies free from unnecessary conditions and easily understood by the insured.

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

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, Arthur L. Bates, Vice-President.

President. 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.

Insurance Company Of Brooklyn, N.Y.

WOOD & KIRKPATRICK, Agents. TORONTO