

Established 1822.
National Assurance Company
 OF IRELAND.
 Incorporated by Royal Charter.
CAPITAL - - - \$5,000,000,
 Canadian Branch:
 Trafalgar Chambers, 22 St. John Street, Montreal.
H. M. LAMBERT, Manager.

PHOENIX
 Assurance Company of London, England.
 ESTABLISHED 1782.
 Agency Established in Canada in 1804

PATERSON & SON,
 — CHIEF AGENTS FOR DOMINION. —
 HEAD AGENCY OFFICE
 164 St. James Street, MONTREAL.

Union Assurance Society

OF LONDON.
 (Instituted in the Reign of Queen Anne, A.D. 1714.)
Capital and Accumulated Funds exceed \$16,000,000
 One of the Oldest and Strongest of Fire Offices.
 Canada Branch: 260 St. James Street, - - MONTREAL
T. L. MORRISEY, Manager.

Scottish Union & National

Insurance Company of Edinburgh, Scotland.
 ESTABLISHED 1824.

Capital, - - - - - \$30,000,000
Total Assets, - - - - - 44,783,437
Deposited with Dominion Government, - 125,000
Invested Assets in Canada, - - - 2,103,201

North American Department, Hartford, Conn., U.S.A.
JAMES H. BREWSTER, Manager.
WALTER KAVANAGH, Resident Agent, Montreal.
MEDLAND & JONES, " Toronto.
A. C. ARCHIBALD, " Winnipeg.

IMPERIAL LIFE Assurance Co., Of Canada.

- UNEXCELLED SECURITY.**
 1. **CAPITAL—One Million Dollars.**
 2. **GOVERNMENT DEPOSIT.**
 The Government Deposit of the Imperial Life is larger than that of any other Canadian Life Insurance Company.
 3. **RESERVES.**
 The Imperial Life holds relatively the strongest reserves of any Canadian Life Insurance Company.
 4. **ASSETS.**
 For every \$100 of liabilities to Policyholders The Imperial Life holds \$180 of securely invested assets.

E. S. MILLER, Provincial Manager,
 Bank of Toronto Bldg Montreal, Que.

Capital Authorized - - - \$1,000,000
" Subscribed, - - - 500,000

THE EQUITY FIRE INSURANCE CO.

TORONTO, CANADA

WM. GREENWOOD BROWN, General Manager

INSURANCE COMPANY Organised 1792. ... OF ... Incorporated 1794 North America.

FIRE ... PHILADELPHIA MARINE.

Capital, - - - - - \$3,000,000
Total Assets, - - - - - \$9,583,792
ROBERT HAMPSON & SON, Gen. Agts. for Canada
 Corn Exchange. MONTREAL.

How to Invest Insurance Premium to the Greatest Advantage

J. J. W. Deuchar, F.F.A., F.I.A., City of Glasgow Life Assurance Company, speaking of investments, says:—
 "It may serve to indicate the great importance of obtaining a good return on the investments, if it is realized that one per cent. of increased interest on the funds of a company will, on the average, have as great an effect as a saving in expenditure equal to 10 per cent. on the premium income, while, if an office could count on realizing 5 per cent. interest in place of 3, it might reduce its premiums some 30 per cent., or double its bonuses."

According to a table compiled by a leading Insurance Journal, the interest earnings of the different companies doing business in Canada for 1900, appears as follows:

	Per cent.
Canadian Companies, average.....	4.56
British Companies, "	4.03
American Companies, "	4.31
The Great-West Life "	6.99

ABSOLUTE SECURITY. SUCCESSFUL MANAGEMENT. LARGE PROFITS.

ON THIS SOUND FOUNDATION

THE
Manufacturers and Temperance and General
Life Assurance Company
 IS BUILDING UP ITS BUSINESS.

Business in force over . . . \$27,000,000.00
Assets over . . . 3,200,000.00
Total Security to Policyholders over 4,500,000.00
HON. G. W. ROSS, J. F. JUNKIN,
 President. Managing Director.
HEAD OFFICE: TORONTO.

NORTHERN

Assurance Company of London.
 ESTABLISHED 1836.

Capital and Funds, 1895 . . . \$38,365,000
Revenue . . . 5,714,000
Dominion Deposit . . . 200,000

CANADIAN BRANCH OFFICE:

1730 Notre Dame Street. - Montreal.

ROBERT W. TYRE, Manager.

C. E. MOBERLY, Inspector.

INSURANCE COMPANY Phoenix of Hartford,

CANADA CONN. BRANCH

Head Office, J. W. TATLEY, Manager. MONTREAL.
Total Losses Paid Since Organization of Company . . . \$46,293,626.89