



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 SEPTENNIALS 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	2,300,518	15,779,345
1902	1,270,840	5,010,813	30,927,961

A strong progressive Canadian Company giving excellent returns to its policyholders, therefore making it a desirable Company for agents to represent.

THREE ACTIVE AGENTS WANTED.

THE NORTH AMERICAN LIFE.

Assurance Company.

Home Office: TORONTO, ONT.
L. GOLDMAN, Managing Director

THE ROYAL VICTORIA

LIFE INSURANCE COMPANY

HEAD OFFICE MONTREAL
Capital \$1,000,000
Market value of securities deposited with Dom. Gov't. \$202,500.00

The report for 1902 will show the following increase over 1901:

Cash Income.....	\$ 137,322 00	Increase.....	32 per cent.
Insurance Issued.....	1,353,167 00	Increase.....	22 per cent.
Insurance in Force.....	3,535,859 00	Increase.....	31 per cent.

Decrease in per cent. of ratio of death claims to Ins. in force 40 per cent.
Decrease in per cent. of ratio of expenses to Ins. in force..... 14 per cent.
Decrease in per cent. of ratio of expenses to income..... 14 per cent.

RECORD OF FIVE YEARS' PROGRESS

1898—Income.....	\$ 29,673 78	Insurance in force.....	\$ 921,500 00
1899—Income.....	67,435 85	Insurance in force.....	1,707,807 00
1900—Income.....	95,410 47	Insurance in force.....	2,116,880 00
1901—Income.....	104,406 87	Insurance in force.....	2,702,455 00
1902—Income.....	137,322 00	Insurance in force.....	3,535,859 00

Agents wanted in all unrepresented districts. Liberal commissions will be paid for business. Applications for agencies confidential. Address: Head Office, Montreal.

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

1902

THE BEST FINANCIAL YEAR

IN THE HISTORY OF

THE NORTHERN LIFE

POLICIES ISSUED, \$1,119,725

Total Insurance in force	\$3,172,535	GAIN	15%
Premium Cash Income	99,490	"	31%
Interest Cash Income	10,532	"	30%
Total Cash Income	110,022	"	30%
Total Assets	332,044	"	18%
Added to Reserve	54,307	"	45%
Ratio of Expenses to Income		Decreased	16%

Head Office, London, Ontario

JOHN MILNE, Managing Director.

ANGLO-AMERICAN

FIRE INSURANCE COMPANY

Head Office - - McKinnon Building, TORONTO

AUTHORIZED CAPITAL, \$1,000,000
SUBSCRIBED CAPITAL, \$480,100

Deposited with the Dominion Government for the protection of Policyholders **\$4,634.69**

S. F. McKINNON, Esq., Pres. J. J. LONG, Esq., V-Pres.
S. F. McKinnon & Co., Toronto. The T. Long Bros. Co., Collingwood

ARMSTRONG DEAN, Manager.

Applications for Agencies throughout the Province of Quebec are invited. Address: E. A. LILLY, Montreal, General Agent for Prov. Quebec.

MANCHESTER

Assurance Company

CAPITAL - \$10,000,000

ESTABLISHED 1824

Head Office, - Manchester, Eng.

Canadian Branch Head Office, TORONTO.

JAMES BOOMER, T. D. RICHARDSON,
Manager, Assistant Manager

RIGHT and FAIR

THE right plans of Life Insurance, honest in purpose, correct in principle, fair methods of dealing with policyholders 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 Street, - MONTREAL, Canada.

For Agencies in Western Division, Province of Quebec and Eastern Ontario, apply to

WALTER I. JOSEPH, Manager,
151 St. James' St. MONTREAL.

LAW UNION & CROWN

INSURANCE CO. OF LONDON

Assets Exceed \$22,000,000.00

Fire risks accepted on almost every description of insurable property
Canadian Head Office

67 BEAVER HALL, MONTREAL

J. E. E. DICKSON, Manager

Agents wanted throughout Canada.