

"Oldest Accident Assurance Company
in the World"

Established 1849

RAILWAY PASSENGERS ASSURANCE COMPANY of London, England

CAPITAL, \$5,000,000 (fully subscribed)
\$1,000,000 (paid-up)
CLAIMS PAID, over \$25,000,000

ALL KINDS OF PERSONAL ACCIDENT
AND DISEASES POLICIES.

GUARANTEE BONDS.

HEAD OFFICE FOR CANADA:
24 Wellington Street East, TORONTO
P. M. RUSSELL,
Manager and Attorney for Canada

Send Ten Cents.....

And get a copy of our

LIFE TABLE

Showing Business and Financial Stand-
ing of Life Insurance Companies

operating in Canada during the year
1902, compiled and published by

The Bulletin Publishing Co. of Toronto,
Limited

Continued Progress

DURING the last few years the North American has
made marvellous strides in all Departments tending
to its upbuilding, which can readily be seen by the
following figures, showing a comparison of—

THREE SEPTENNIAL PERIODS

Year	Cash Income.	Assets.	Policies in Force.
1881	\$60,618	\$66,708	\$1,921,718
1888	\$28,081	\$35,513	7,287,464
1895	\$81,478	\$200,618	16,779,885
1902	1,370,840	4,910,513	80,627,951

A strong progressive Canadian Company giving ex-
cellent returns to its policy-holders, therefore making it a
desirable Company for Agents to represent.

Three Active Agents Wanted.

The NORTH AMERICAN LIFE ASSURANCE COMPANY

Home Office, TORONTO, ONT.

J. L. BLAKIE, L. GOLDMAN, A.L.A., F.C.A.,
President. Managing Director.

The Standard Life

Assurance Company of Edinburgh.
(Established 1825.)

Head Office for Canada - Montreal.

Funds - - - \$51,794,862
Investments under
Canadian Branch - 15,500,000

Assurances effected on First Class Lives
"WITHOUT MEDICAL EXAMINATION"

Apply for full particulars.

D. M. McGOUN, Manager.

Wanted

The Provident Savings Life Assurance Society of
New York has an Opening for a

Superintendent of Agencies

for the Province of Ontario. None but first-class
men need apply. To the proper party a very
attractive proposition will be made.

Apply to THE PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY,
Temple Building, Toronto.

J. J. W. Deuchar, F.F.A., F.I.A., General Manager and
Actuary of the Norwich Union Life Assurance Company,
speaking of investments says:—

"It may serve to indicate the great importance of obtain-
ing 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."

Mr. Deuchar does not name THE GREAT-WEST LIFE,
but the above statement exactly describes the happy
position of its policyholders.

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: HENRIE MORIN, Chief Agent for Canada,
121 St. James Street, MONTREAL, CANADA.

For Agencies in Western Division, Province of Quebec and Eastern Ontario,
Apply to WALTER J. JOSEPH, Manager,
121 St. James St., MONTREAL.

MANCHESTER ASSURANCE COMPANY

Capital, \$10,000,000

Head Office

MANCHESTER, England

JAMES BOOMER, Manager

T. B. RICHARDSON, Act's Man. Canadian Branch Head Office, Toronto

The Dominion Life Assurance Company

Head Office - Waterloo, Ont.

RESULTS OF 1902

Business in Force.....	PLACES OF BUSINESS.....	Assets.....	PLACES OF BUSINESS.....
Income in 1902.....	per cent.	Income in 1902.....	per cent.
Income in 1901.....	per cent.	Income in 1901.....	per cent.

Special attention is given to the business of the company.
All business done by agents in all
of the Dominion.

JAS. SMITH, President. THOMAS WILLIAMS, Managing Director.

ANGLO-AMERICAN FIRE INSURANCE CO.

Head Office - McKinnon Building, Toronto

Authorized Capital - \$1,000,000

Deposited with the Dominion Government
for the protection of Policyholders - \$ 54,677.37

Security for Policyholders at 2nd Dec., 1902 - 527,319.28

Licensed by the Dominion Government to transact the business of
Fire Insurance throughout Canada.

S. P. MCKINNON, ESQ.,
S. P. McKinnon & Co., Toronto,
President.

J. J. LORR, ESQ.,
The T. Long Bldg. Co., Ltd., Collingwood
Vice-President.

ARTHUR STONE DRAY, Manager.