

**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 .....	\$76,607,960
Canadian Investments .....	7,980,462

Resident Agents in Toronto:  
**GOOCH & EVANS**

**RANDALL DAVIDSON, Manager**  
**MONTREAL**

**SUN** FOUNDED A.D. 1710  
**INSURANCE OFFICE FIRE**

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,  
TORONTO, 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

**BRITISH EMPIRE**  
LIFE ASSURANCE CO.

Established  
56 Years.

Funds, - - - \$15,395,000

Reserves based on the New British Offices O<sup>m</sup>. (5) Mortality Table, with 3 per ct. interest.

**A. McDOUGALD, Manager,**  
**MONTREAL**

**Standard Life**  
Assurance Co. of Edinburgh

Established 1825.

Head Office for Canada:  
MONTREAL

Invested Funds..... \$50,136,000  
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

Available Assets..... \$61,187,215  
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. GARDNER THOMPSON }  
WILLIAM JACKSON, Deputy Manager.



ESTABLISHED A. D. 1720.

**THE LONDON ASSURANCE**  
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.

**THE NATIONAL LIFE**  
ASSURANCE CO. OF CANADA

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

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, Ont.

JOHN MILNE, Managing Director.



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....	2,300,518....	15,779,385
1902.....	1,270,840....	5,010,813....	30,927,961

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.

**WANTED.**

Assistant Inspector of Agencies

The Royal Victoria Life Insurance Company want an Assistant Inspector of Agencies to be connected with the Company's Office in Toronto. The remuneration will be liberal to a man who can get business personally and who is capable of developing productive agents for the Company Communications confidential if desired.

Address The Head Office, Montreal.

**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, ARTHUR L. BATES,  
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.

**PHENIX**

Insurance Company  
Of Brooklyn, N.Y.

WOOD & KIRKPATRICK, Agents,  
TORONTO