ESTABLISHED 1809.

REPORT FOR 1901-

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.

Haad 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.



# 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. McDOUGALD, Manager, MONTREAL

Mead Office for Canada:

Assurance Co. of Edinburgh

Invested Funds... 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

Investments in Canada...... 3.300.000

Insurances accepted at lowest **Current Rates** 

JOS. B. REED, Agent, 51 Yonge Street, Toronto. G. F. C. SMITH, Chief Agent for Dom. Montreal.



ESTABLISHED A.D. 1720

Head Office, Canada Branch, Montreal. E. A. LILLY, Manager.

Total Funds.

100 m

FIRE RISKS accepted at current rates Toronto Agents:

S. Bruce Harman. 19 Wellington Street East

### WELLINGTON MUTUAL Insurance Co.

Established 1840

Business done on the Cash and Premium Note System.

GEORGE SLEEMAN, Esq., President.
JOHN DAVIDSON, Esq. Secretary. Head Office, Guelph, Ont.

Another Successful Half Year

### The Northern Life Assurance Co.,

The first half of 1902 shows substantial gains over the same period last year in

Insurance Written, Premium Receipts, Interest Receipts, also a Large Decrease in the Ratio of Expense to Cash Income.

In addition to all the Standard Policies they issue the following special Policies:

The Adjusted Income Policy
The Duplex Policy
The Guaranteed Bonus Policy
The Guaranteed Compound
Interest Policy.

Write for particulars about these before you insure.
Good Openings for Live, Energetic Agents.
Head Office, - London, Ont.

JOHN MILNE, Managing Director,

# Policy-holders and Agents Alike Profit by a Good Selection.



THE - UNEXCELLED financial position of financial position of
the Company; its large
surplus; its handsome
dividends; its liberal
policies; and its
promptness in paying
all legitimate claims,
make the North
American Life a most
desirable Company for
both. — Active men
who will become active
agents should correspond with pond with

112-118 King Street West, TORONTO.

L. Goldman,

Wm. McCabe,

SECRETARY

MANAGING DIRECTOR

# THE ROYAL-VICTORI

LIFE INSURANCE COMPANY.

### CAPITAL, - - \$1,000,000

Head Office, Place d'Armes, Montreal.

BOARD OF DIRECTORS.

PRESIDENT: JAMES CRATHERN, Esq.

Vice-Presidents:

ANDREW F. GAULT, Esq., and Hon. L. J. Forget. ANDREW F. GAULT, ESQ., and HON. L. J. FORGET.
HON. JAMES O'BRIEN
JONATHAN HODGSON, ESQ.
SAMUEL FINLEY, ESQ.
REV. R. H. WARDEN, D.D.
GASPARD LEMOINE, ESQ.
GASPARD LEMOINE, ESQ.

Medical Director:

T. G. RODDICK, Esq., M.D., M.P., F.R.C S.

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

The new business for the first six months of 1902 shows a large increase over the same period of last year.

a large increase over the same period of last year.

Securities deposited with the Dominion Government exceed all liabilities to policy-holders.

Agents desiring to represent this Progressive Company with up-to-date plans of insurance, are invited to correspond with the **Head Office**, **Montreal**.

# Justice and Satistaction

**《李文文文文》 李文文文文文》** 

In dealing with both Agents and Policyholders—tairness coupled with invariable honesty of purpose. These are the endeavors of the management of the Union Mutual in all transactions. And Promptness is another Home Office motto—prompt answering of letters, prompt issuing of policies, prompt settlement of claims.

Always a place for reliable, capable Agents.

### UNION MUTUAL

LIFE INSURANCE CO.

PORTLAND, Maine Incorporated 1848.

FRED. E. RICHARDS, President. ARTHUR L. BATES Vice-President. Address HENRI E. MORIN, Chief Agent for Canada, 151 St. James St., Montreal, Que.

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# PHENIX...

Insurance Company Of Brooklyn, N.Y. WOOD & KIRKPATRICK, Agents,

TORONTO