

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



THE - UNEXCELLED 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

**THE North American Life**  
112-118 King Street West, TORONTO.  
L. Goldman, Secretary  
Wm. McCabe, Managing Director

**THE ROYAL-VICTORIA 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.  
HON. JAMES O'BRIEN | HON. ROBT. MACKAY  
JONATHAN HODGSON, Esq. | DAVID MORRICE, Esq.  
SAMUEL FINLEY, Esq. | H. N. BATE, Esq.  
REV. R. H. WARDEN, D.D. | 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.  
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 Satisfaction**  
In dealing with both Agents and Policy-holders—fairness 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.**  
Incorporated 1848. PORTLAND, Maine  
FRED. E. RICHARDS, President.  
ARTHUR L. BATES Vice-President.  
Address HENRI E. MORIN, Chief Agent for Canada, 151 St. James St., Montreal, Que.

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

**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, Chief Agent for Dom., Montreal.



ESTABLISHED A.D. 1790  
**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.

**WELLINGTON MUTUAL Fire 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 for  
**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,

**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 FIRE OFFICE**  
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