NORTH BRITISH & MERCANTILE

INSURANCE COMPANY

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.

OFFICE

Hsad 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.

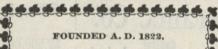
Canadian Branch-15 Wellington Street East, TORONTO, ONT.

H. M. BLACKBURN, F. E. MAULSON,

. Manager

HIGINBOTHAM & LYON, Toronto Agents. Telephone 488.

Agents Wanted in all Unrepresented Districts.





Assurance Comp'y of Ireland

HOME OFFICE, DUBLIN CANADA BRANCH, MONTREAL

H. M. Lambert

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

...... \$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.

HUTTON BALFOUR, Secretary

D. M McGOUN,

CHAS. HUNTER, Chief Agent Ontario.

Liverpool and London and Globe

INSURANCE COMPANY

Available Assets...... Investments in Canada......

Insurances accepted at lowest **Current Rates**

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

LONDON &

ESTABLISHED A.D. 1720

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

Insurance

Established 1840

Business done on the Cash and Premium Note System.

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

The Northern Life Assurance Co., Head Office, London, Ont.

1901 WAS THE BANNER YEAR.

Increase over last year.

 Insurance written
 \$1,267,500.00

 Insurance in force
 2,769,870.00

 Premium Cash Income
 75,928,72

 Total Cash Income
 84,755.92

 Government Reserve
 122,983,93

 Total Assets
 284,275.55

 34%

The Ratio of Expenses to Premium Income shows a decrease over last year of 15%. The Interest Income has more than paid all Death Claims since the Company commenced business.

Our Policies are up-to-date. Rates reasonable. For particulars see our Agents or address,

JOHN MILNE, Managing Director, LONDON, Ontario.

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 desirable Company for both. — Active men who will become active agents should correspond with

II2-II8 King Street West, TORONTO.

L. Goldman.

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. 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.

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

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.

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. *****

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

TORONTO