

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	\$76,607,060
Canadian Investments	7,980,402

Resident Agents in Toronto:
GOOCH & EVANS
RANDALL DAVIDSON, Manager
MONTREAL

SUN FIRE INSURANCE OFFICE

FOUNDED A.D. 1710

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^m. (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.

HUTTON BALFOUR, Secretary 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. 1730

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,

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 corres-
pond 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 cor-
respond 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