INSURANCE COMPANY

ESTABLISHED 1809.

REPORT FOR 1901-

 Fire Premiums
 \$10,026,410

 Income Lite Branch
 5,528,650
 Total Revenue \$15,555,060 \$76,697,960 7,980,462

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

FOUNDED A.D. 1710

OFFICE

Hsad Office, Threadneedle St., London, Eng.

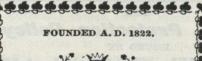
Transacts Fire Business only, and is the oldest purely Fire Office in the world Surplus over Capital and all Liabilities exceed \$7,000,000.

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

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

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 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

Established 1825.

Read Office for Canada :

Assurance Co. of Edinburgh

\$50,136,000 Invested Funds 14,930,000 Investments in Canada 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

Insurances accepted at lowest Current Rates

JOS. B. REED, Agent, 51 Yonge Street, Toronto. G. F. C. SMITH J. GARDNER THOMPSON Joint Resident Managers WILLIAM JACKSON, Deputy Manager.



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

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

s Issued. \$1.119 725

TOHOTOS TOSTION,	100	to an about	-
Total Insurance in force\$3	,172,535-	GAIN.	15%
Premium Cash Income	99,490	"	31%
nterest 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	decrea	sed 16	%.:

Head Office, - London, Ont.

JOHN MILNE, Managing Director



Continued Progress

During the last few vears the North Ameri-can has made marvellous strides in all Depart-ments tending to its up-building, which can readily be seen by the following figures, show-ing a comparison of

Three SEPTENNIAL Periods

Year	Cash income	Assets P	olicies in for
1881	\$ 39,613	\$ 88,763	. \$ 1,221,712
1888	263,691		
1895			
1902			
A stror	ng progressive Ca	anadian Com	pany giving

making it a desirable Company for agents to represent. Three active agents wanted.

American

ASSURANCE Co., Home Office, ont.

L. GOLDMAN,

WM. McCABE, Managing Director.

THE ROYAL-VICTORIA

MONTREAL

Life Insurance Company,

Capital, \$1,000,000

Market value or securities doposited with Dominion Government - \$202,500 00

The report for 1902 will show the following increases over 1901.

Cash Income - \$ 137,332 09 Increase - Insurance Issued - 1,353,167 00 Increase - Insurance in Force - 3,535,859 00 Increase - Decrease in % of ratio of death claims to Ins. in force Decrease in % of ratio of expenses to Ins. in force - Decrease in % of ratio of expenses to Ins.

RECORD OF FIVE YEARS' PROGRESS

Income. \$ 29,673 78 I is. in force. \$ 921 Income. 68 435 85 Ins. in force. 1,707, Income. 95 410 47 Ins. in force. 2,116, Income. 104,406 87 Ins in force. 2,702, Income. 137,322 09 Ins. in force. 3 535,

These results show that the Royal-Victoria Life is steadily coming to the front in the opinion of people who prefer a carefully managed Company that issues policies free from unnecessary conditions and easily understood by the insured.

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

THE right plans of Life Insurance, honin purpose, correct in principle; fair methods of dealing with policy-holders and agents, impartial in treatment, just in settle-ments—all cardinal aims of the management of the UNION MUTUAL.

UNION MUTUAL LIFE INSURANCE Co. Portland, Maine.

Fred E. Richards, Arthur L. Bates, Vice-President.

President.

Good Agents always welcome; satisfactory territory open for men of that stamp.

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HENRI E. MORIN, Chief Agent for Canada, 151 St. James St., Montreal, Canada.

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TORONTO

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