

"The Oldest Scottish Fire Office"

CALEDONIAN**Insurance Co. of Edinburgh****FUNDS OVER \$11,000,000.****HEAD OFFICE FOR CANADA, - - MONTREAL**Lansing Lewis, *Manager.* John C. Borthwick, *Secretary.***Total Funds in Hand over \$20,040,000**Head office
CANADAROYAL BANK BT
MontrealINCORPORATED BY
ROYAL CHARTER**The London Assurance****A.D. 1720**Upwards
of180
Years Old**E. A. LILLY, Manager****SUN****INSURANCE
OFFICE****FOUNDED A.D. 1710.****HEAD OFFICE****Threadneedle Street. - - London, Eng**

Transacts Fire business only, and is the oldest purely fire office in the world. Surplus over capital and all liabilities exceeds \$7,000,000.

CANADIAN BRANCH:**15 Wellington Street East, - Toronto, Ont.****H. M. BLACKBURN, Manager.**

This Company commenced business in Canada by depositing \$300,000 with the Dominion Government or security of Canadian Policy-holders.

**Provident Savings Life
Assurance Society****OF NEW YORK.****EDWARD W. SCOTT, President.****THE BEST COMPANY FOR POLICY HOLDERS AND AGENTS.**BENEFICIAL AGENTS AND GENTLEMEN - SEVERAL REPRESENTATIVE BUREAUS COMMISSIONED
may Apply to the Head Office for any of the Society's General Agents.**J. HENRY MILLER, Manager,****180 Temple Building. Montreal, Quebec, Canada****THE
CANADA ACCIDENT
ASSURANCE COMPANY.****HEAD OFFICE - - - MONTREAL****A Canadian Company for Canadian Business****ACCIDENT & PLATE GLASS****SURPLUS 50% OF PAID UP CAPITAL**

Above all liabilities including Capital Stock.

T. H. HUDSON.*Manager.***R. WILSON SMITH.***President***THE ...
Keystone Fire Insurance Co.****OF SAINT JOHN, N.B.****INCORPORATED A.D. 1889.****CAPITAL, \$200,000.****Home Office - Princess Street, Saint John, N.F.****DIRECTORS.****HON. JOHN V. ELLIS,**
*President.***ALFRED MARKHAM,**
*Vice-President.***HON. GEO. A. COX,****J. J. KENNY,***(President Western Assurance Co.)**(Vice-President Western Assurance Co.)***ALEXANDER P. BARNHILL,****FREDERICK J. G. KNOWLTON,****R. WALKER W. FRANK****A. GORDON LEAVITT, Secretary.****THE MUTUAL LIFE OF CANADA****(Formerly the ONTARIO MUTUAL LIFE)****By
Way
of
Con-
trast**

Death rate per \$1,000 of mean insurance in force, 1901—

In 15 Canadian Life Companies, average \$7.90

In the Mutual Life of Canada \$6.86

Expense rate per \$1,000 to total income 1901—

In 15 Canadian Life Companies, average \$36.20

In the Mutual Life of Canada \$16.88

Combined Death and Expense rate per \$1,000, 1901—

In 15 Canadian Life Companies, average \$22.70

In the Mutual Life of Canada \$13.91

From the above figures intending in want's will see where their interests will be best served.

ROBT. MELVIN,*President.***GEO. WEGENAST,***Manager.***W. H. RIDDELL,***Secretary***LAW UNION & CROWN****INSURANCE CO. OF LONDON****Assets Exceed \$22,000,000.00**Fire risks accepted on almost every description of insurable property.
Canadian Head Office:**67 BEAVER HALL, MONTREAL****J. E. E. DICKSON, Manager.**

Agents wanted throughout Canada.