



**Continued Progress - -**

During the last few years the North American has made marvellous strides in all Departments tending to its up-building, which can readily be seen by the following figures, showing a comparison of

**THREE SEPTENNIALS PERIODS.**

Year.	Cash income.	Assets.	Policies in force
1881	\$39,613	\$88,763	\$1,221,712
1888	263,691	666,919	7,927,564
1895	581,478	2,300,518	15,779,385
1902	1,270,840	5,010,813	30,927,961

A strong progressive Canadian Company giving excellent returns to its policyholders, therefore making it a desirable Company for agents to represent.

**THREE ACTIVE AGENTS WANTED.**

**THE NORTH AMERICAN LIFE.**  
Assurance Company.

Home Office: TORONTO, ONT.  
L. GOLDMAN, Secretary. WM. McCABE, Managing Director

**THE ROYAL VICTORIA** HEAD OFFICE  
LIFE INSURANCE COMPANY MONTREAL

Capital \$1,000,000  
Market value of securities deposited with Dom. Gov't. \$202,500.00

The report for 1902 will show the following increase over 1901:

Cash Income	\$ 137,322 09	Increase	32 per cent.
Insurance Issued	1,353,167 00	Increase	22 per cent.
Insurance in Force	3,535,859 00	Increase	31 per cent.
Decrease in per cent. of ratio of death claims to Ins. in force	40 per cent.		
Decrease in per cent. of ratio of expenses to Ins. in force	14 per cent.		
Decrease in per cent. of ratio of expenses to income	14 per cent.		

**RECORD OF FIVE YEARS' PROGRESS**

1898—Income	\$ 29,673 78	Insurance in force	\$ 921,500 00
1899—Income	67,435 85	Insurance in force	1,707,507 00
1900—Income	96,410 47	Insurance in force	2,116,880 00
1901—Income	104,406 87	Insurance in force	2,702,455 00
1902—Income	137,322 09	Insurance in force	3,535,859 00

Agents wanted in all unrepresented districts. Liberal commissions will be paid for business. Applications for agencies confidential. Address: Head Office, Montreal.

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

**1902**  
THE BEST FINANCIAL YEAR  
IN THE HISTORY OF  
**THE NORTHERN LIFE**  
POLICIES ISSUED, \$1,119,725

Total Insurance in force	\$3,172,535 GAIN	15%
Premium Cash Income	99,490	31%
Interest 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	Decreased 16%	

Head Office, London, Ontario  
JOHN MILNE, Managing Director.

**ANGLO-AMERICAN**  
FIRE INSURANCE COMPANY  
Head Office - McKinnon Building, TORONTO

**AUTHORIZED CAPITAL, \$1,000,000**  
**SUBSCRIBED CAPITAL, \$480,100**

Deposited with the Dominion Government for the protection of Policyholders **54,634.69**

**S. F. McKINNON, Esq., Pres. J. J. LONG, Esq., V-Pres.**  
S.F. McKinnon & Co., Toronto. The T. Long Bros. Co., Collingwood  
**ARMSTRONG DEAN, Manager.**

Applications for Agencies throughout the Province of Quebec are invited. Address: E. A. LILLY, Montreal.  
General Agent for Prov. Quebec

**MANCHESTER**  
Assurance Company

**CAPITAL - \$10,000,000**  
ESTABLISHED 1824

Head Office, - Manchester, Eng.  
Canadian Branch Head Office, TORONTO.  
**JAMES BOOMER, T. D. RICHARDSON,**  
Manager. Assistant Manager

**RIGHT and FAIR**

THE right plans of Life Insurance, honest in purpose, correct in principle, fair methods of dealing with policyholders and agents, impartial in treatment, just in settlements—all cardinal aims of the management of the UNION MUTUAL.

**Union Mutual Life Insurance Co.**

PORTLAND, MAINE.

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

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

ADDRESS:

**HENRI E. MORIN, Chief Agent for Canada,**  
161 St. James Street, - MONTREAL, Canada.

For Agencies in Western Division, Province of Quebec and Eastern Ontario, apply to

**WALTER I. JOSEPH, Manager,**  
151 St. James St. MONTREAL.

**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.