

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	\$76,697,960
Canadian Investments	7,980,462

Resident Agents in Toronto:

GOOCH & EVANS

RANDALL DAVIDSON, Manager
MONTREAL

SUN FOUNDED A.D. 1710 INSURANCE FIRE OFFICE

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

The London Life Insurance Co.

Head Office, LONDON, ONT

JOHN McCLARY, President
A. O. JEFFERY, O.C., LL.B., D.C.L., Vice-President.
Every desirable form of life insurance afforded on a
favorable terms as by other first-class companies.
MONEY TO LOAN on Real Estate security at
lowest current rates of interest.
Liberal Terms to desirable agents.
JOHN G. RICHTER, Manager

QUEEN Insurance Co. of America.

GEORGE SIMPSON, Resident Manager
WM. MACKAY, Assistant Manager
MUNTZ & BEATTY, Resident Agent.
Temple Bldg., Bay St., TORONTO. Tel. 2309.
C S SCOTT, Resident Agent, HAMILTON, Ont

A HEALTH BUDGET.

A humorous writer in an English paper has compiled a "health" budget by means of which the Chancellor of the Exchequer might obtain a revenue of £143,000,000 a year. In the very forefront of such a scheme, it is urged, would be placed the corset. The corset is said to be the cause of consumption, cancer, and chronic dyspepsia, and a long list of other maladies. If a duty of five shillings were collected on every corset sold in the country, there is no doubt that many women would dispense with these luxuries, and others would devise a less harmful substitute. Now, suppose that an average of three corsets are sold every year for each female over fourteen, then there is a total sale of about 30,000,000 corsets. A duty of five shillings on each would therefore bring in the fine revenue of £7,500,000. The writer goes on to propose a tax on silk hats, as causing headaches and baldness; on frock coats and morning coats, as causing sciatica and lumbago, owing to their slit tails; on high-heeled boots, garters, vests open in the front, high starched collars, criminals, slow railway trains, and many other things more or less injurious to health.

—"Uncle Rastus," said the judge, severely, "how did you get those chickens?" "Jedge," cried the prisoner, "yo' wouldn't hab me gib up mah trade secret, would yo', jedge."

STOCKS IN MONTREAL.

MONTREAL, Apr 9, 1902.

Stocks.	Highest.	Lowest.	Total.	Closing Prices		Average price 1901
				Sellers.	Buyers.	
Montreal	260	260	33	.....	260	.....
Ontario .....	.....	.....	.....	.....	132	.....
Molson's	208	206 1/2	100	210	206	.....
Toronto	237 1/2	237 1/2	22	.....	.....	.....
J. Cartier .....	.....	.....	.....	.....	.....	.....
Merchants	149 1/2	148	120	.....	.....	.....
Commerce .....	.....	.....	.....	.....	.....	.....
Union .....	.....	.....	.....	.....	.....	.....
Hochelaga .....	.....	.....	.....	.....	.....	.....
Nationale .....	.....	.....	.....	.....	.....	.....
M. Telegraph	170	170	2	173	165	.....
R. & O. Nav.	116	113 1/2	1407	115 1/2	115 1/2	.....
Street Ry.	27 1/2	26 1/2	235	27	27 1/2	.....
N. Stock .....	.....	.....	.....	.....	.....	.....
Ht. & Power	105 1/2	101	14,488	102	101 1/2	.....
C. P. R.	114	112 1/2	5585	113 1/2	113 1/2	.....
Land Gt Bonds .....	.....	.....	.....	136	160	.....
Rail Tele. Co. ....	.....	.....	.....	.....	.....	.....
N. W. Land pfd .....	.....	.....	.....	.....	.....	.....
Mont. 4% Stock .....	.....	.....	.....	.....	.....	.....

MONTREAL MARKETS.

Montreal, April 9th, 1902,

Ashes.—No English demand for shipments by first out-going boats has yet developed, and business rules quiet. Latest purchases of No. 1 pots were at \$4.40 to \$4.45, with little offering owing to bad roads. The stock in store is only about 50 barrels.

Cements and Firebricks.—The open weather and resumption of out-door works has induced a little more demand for cements, but no large deals are reported yet. The Harbor Commissioners are asking tenders for a 16,000 barrel lot, over which there will be some close figuring. We quote: Belgian cement, \$1.90 to \$2; German, \$2.35 to \$2.50; English, \$2.30 to \$2.45; American, \$2.35 to \$2.50; Canadian, Beaver brand, \$1.90; Star, \$2.20; Silicas, \$2.10; firebricks, \$17.50 to \$23.

Dairy Products.—There is a good jobbing demand for fresh creamery butter, and as high as 23c. is said to have been paid for some fancy parcels. Stocks of old goods are said to be well cleared

North American Life ASSURANCE CO.

HEAD OFFICE - TORONTO, Ont.

The following figures taken from the last financial statement show the unexcelled financial position to which the Company has attained. It has . . .

Assets - -	\$4,420,773.38
Cash Income -	1,099,396.58
Net Surplus -	507,441.37
Insurance in Force	28,243,502.00

L. Goldman,
SECRETARY.

Wm. McCabe,
MANAGING DIRECTOR.

Royal-Victoria Life Insurance Company of Canada

Capital, - \$1,000,000.00

PROGRESS IN 1901 OVER PREVIOUS YEAR.

Increase in applications	31%
Increase in Insurance issued	36%
Increase in Insurance in force	27%
Increase in reserves	39%

PROGRESS TO MARCH 31ST, 1902.

Increase in applications	53%
Increase in Insurance issued	52%

Agents desiring to represent this progressive Life Company with up-to-date plans of Insurance, are invited to communicate with the Head Office, Montreal.

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

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, Chi ef Agent for
Canada, 151 St. James St., Montreal, Que.

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