Established 1822.

National Assurance Company

OF IRELAND.

Incorporated by Royal Charter.

CAPITAL - - - $5,000,000

Canadian Branch:

Trafalgar Chambers, 22 St. John Street, Montreal.

H. M. LAMEERT, Manager.

PHŒNIX

Assurance Company of London, England.

ESTABLISHED 1782.

Agency Established in Canada in 1804

PATERSON & SON,

— CHIEF AGENTS FOR DOMINION —

HEAD AGENCY OFFICE

164 St. James Street, MONTREAL.

Union Assurance Society

OF LONDON.

(Instituted in the Reign of Queen Anne, A.D. 1714.)

Capital and Accumulated Funds exceed $16,000,000

One of the Oldest and Strongest of Fire Offices.

Canada Branch: 260 St. James Street, - - MONTREAL

T. L. MORRISEY, Manager.

Scottish Union & National

Insurance Company of Edinburgh, Scotland.

ESTABLISHED 1824.

Capital,	$30,000,000
Total Assets,	44,763,437
Deposited with Dominion Government,	125,000
Invested Assets in Canada,	2,103,209

North American Department, Hartford, Conn., U.S.A.

JAMES H. BREWSTER, Manager.

WALTER KAVANAGH, Resident Agent, Montreal.
MEDLAND & JONES, " " Toronto.
A. C. ARCHIBALD, " " Winnipeg.

IMPERIAL LIFE Assurance Co., Of Canada.

UNEXCELLED SECURITY.

1. CAPITAL—One Million Dollars.
2. GOVERNMENT DEPOSIT. The Government Deposit of the Imperial Life is larger than that of any other Canadian Life Insurance Company.
3. RESERVES. The Imperial Life holds relatively the strongest reserves of any Canadian Life Insurance Company.
4. ASSETS. For every $100 of liabilities to Policyholders The Imperial Life holds $180 of securely invested assets.

E. S. MILLER, Provincial Manager,
Bank of Toronto Bldg Montreal, Que.

THE INSURANCE and FINANCE *Chronicle*

Published every Friday.

AT 151 ST. JAMES ST., MONTREAL.

R. WILSON-SMITH, Proprietor.

Prices of Advertisements on application.

INSURANCE COMPANY

Organised 1792. ... OF ... Incorporated 1794

North America.

FIRE ... PHILADELPHIA MARINE.

Capital,	$3,000,000
Total Assets,	$9,523,792

ROBERT HAMPSON & SON, Gen. Agts. for Canada
Corn Exchange. MONTREAL.

How to Invest Insurance Premiums to the Greatest Advantage

J. J. W. Deuchar, F.F.A., F.I.A., City of Glasgow Life Assurance Company, speaking of investments, says:—

"It may serve to inuicate the great importance of obtaining a good return on the investments, if it is realized that one per cent. of increased interest on the funds of a company will, on the average, have as great an effect as a saving in expenditure equal to 10 per cent. on the premium income, while, if an office could count on realizing 5 per cent. interest in place of 3, it might reduce its premiums some 30 per cent., or double its bonuses."

According to a table compiled by a leading Insurance Journal, the interest earnings of the different companies doing business in Canada for 1900 appears as follows:

	Per cent.
Canadian Companies, average	4.56
British Companies, "	4.03
American Companies, "	4.31
The Great-West Life "	6.99

THE MANUFACTURERS' and TEMPERANCE and GENERAL LIFE ASSURANCE COMPANY

This YOUNG GIANT has grown so in the last ten years that to-day it is one of the greatest insurance companies in Canada.

Business in force has increased over	160 per cent.
Income has increased over	300 " "
Assets have increased over	540 " "

Business in force to-day is OVER $27,000.00

Special rates to total abstainers.

HON. C. W. ROSS, President. J. F. JUNKIN, Managing Director.

HEAD OFFICE: TORONTO

NORTHERN

Assurance Company of London.

ESTABLISHED 1836.

Capital and Funds, 1895	$38,365,000
Revenue	5,714,000
Dominion Deposit	200,000

CANADIAN BRANCH OFFICE:

1730 Notre Dame Street, - Montreal

ROBERT W. TYRE, Manager.

C. E. MOBERLY, *Inspector.*

INSURANCE COMPANY

Phœnix of Hartford,

CANADA CONN. BRANCH

Head Office, - - - - MONTREAL.

J. W. TATLEY, Manager.

Total Losses Paid Since Organization of Company $46,293,626.89