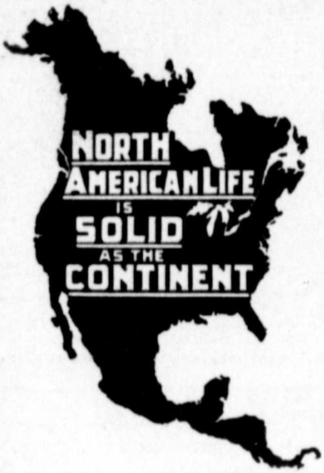

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A Splendid one to be Insured in.

The steadily increasing amount of new business written indicates the growing popularity of the Company and the confidence the insurance public place in it.

Active men who desire to work up substantial incomes for themselves should correspond with

THE NORTH AMERICAN LIFE.

Assurance Co., Toronto, Ont.

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AULT & McCONKEY,
Managers for Province of Quebec.
MONTREAL, QUEBEC.

THE ROYAL VICTORIA — HEAD OFFICE MONTREAL

LIFE INSURANCE COMPANY — Capital $1,000,000

Market value of securities deposited with Dom. Gov'mt. $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	1,707,807 00
1900—Income	95,410 47	Insurance in force	2,116,880 00
1901—Income	104,406 87	Insurance in force	2,702,455 00
1902—Income	137,322 69	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.I.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. S.F. McKinnon & Co., Toronto. J. J. LONG, Esq., V-Pres. 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, Manager. T. D. RICHARDSON, 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.

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INSURANCE CO. OF LONDON

Assets Exceed $22,000 000.00

Fire risks accepted on almost every description of insurable property

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J. E. E. DICKSON, Manager

Agents wanted throughout Canada.