-THE-

Great-North Western Telegraph Co.

Direct and exclusive Cable Connection through Canadian territory with the Anglo-American, Direct and also with the French and American Cables.

Money Orders by Telegraph between the principal offices in Canada and also between this country and the whole of the Money Transfer offices of the Western Union Telegraph Company.

The Sickness Policies of

Ocean Accident & Guarantee Corporation, Limited

CAPITAL

\$5,000,000

Cover disablement caused by any Sickness or Accident The most liberal and attractive Policy issued by any Company.

HEAD OFFICE FOR CANADA: Temple Building, MONTREAL

ROLLAND, LYMAN & BURNETT, General Managers

INCREASES IN LIFE INSURANCE IN GANADA.

Royal-Victoria Life Ins. Co.

Made the following increases in business in 1899 over 1898.

- I. Increase in Cash Premiums paid 148 per cent. 2. Increase in New Business issued 43 per cent. 3. Increase in business in force 85 per cent.
- Note Decrease in amount of Death Claims 200 per cent.

ALL LIFE INSURANCE COMPANIES

In Canada Combined

Made the following increases in business in 1899 over 1898

- 1. Increase in Cash Premiums Paid . 8.82 per cent. 2. Increase in wew Business issued . 23.08 per cent. 3. Increase in business in force . 9.66 per cent.
- Note Increase in amount of Death Claims 14.98 per cent. Agents desiring to represent THE ROYAL-VICTORIA LIFE INSURANCE CO., or parties wishing information regarding Life

insurance, will please communicate with

DAVID BURKE, A.I A., F.S.S., General Manager, Head Office, Montre il

NORTHERN

Assurance Company of London.

ESTABLISHED 1836.

Capital and Funds, 1895 838,365,000 Dominion Deposit . . . 5,714,000 200,000

CANADIAN BRANCH OFFICE:

1730 Notre Dame Street. Montreal.

ROBERT W. TYRE, Manager. G. E MOBERLY, Inspector.

The Dominion Life Ass'ce Co., WATERLOO, Oat. Established 1889.

The Year 1899 was the best the Dominion ever had. It Gained in the year

In Amount Assured,

in Amount Assured, - 23.13 per cent.
In Cash Premium Income, 27.64 per cent.
In Interest Receipts, - 21.46 per cent. In Assets, . 19.59 per cent.

Its interest receipts have more than paid all death losses from the beginning.
Separate branches for Abstainers and Women.

Amount in Force January 1st, 1900, \$3,646,836.

JAMES INNES, ex M.P., President. CHR. KUMPF, Esq., Vice-President THOS. HILLIARD, J. F. MARTIN, Managing Director. Sup't. of Agencies

Founded 1797

NORWICH UNION

Fire Insurance Society

NORWICH, England

Head Office for Maritime Provinces, Ontario, Manitoba, North-West and British Columbia, TORONTO.

JOHN B. LAIDLAW, Manager.

ESTABLISHED 1809.

Total Funds Exceed \$72,560,330.00

Canadian Investments \$6,567,079.00

Fire & Life

North British and Mercantile

Insurance Co.

(HENRI BARBEAU, Esq. HON. GEO A. DRUMMOND (ARCH'D. MACNIDER, Esq.

Head Office for the Dominion : 78 St. François Xavier Street MONTREAL. Agents in all Cities and Principal Towns in Canada.

THOMAS DAVIDSON, Managing Director.

ME LANGES, FINE INSUNANCE COMPANY IN THE WORLD.

LUSSES ADJUSTED PROMPTLY AND LIBERALL RATES MODERATE.

\$49,782,100.

Chairman G. F. C. SMITH. w M. M. JARVIS, St. John, N.S., General Agent for Maritime Provinces. Chief Agent & Resident Secretary