

THE LARGEST FIRE INSURANCE COMPANY  
IN THE WORLD.

**Liverpool and**

**London and Globe**

LOSSES ADJUSTED PROMPTLY AND LIBERALLY  
RATES MODERATE.

**Insurance Co.**

Assets, \$49,782,100.

E. J. BARBEAU,  
Chairman.

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

ESTABLISHED 1809.

Total Funds Exceed Canadian Investments  
**\$67,244,500.00 \$5,564,200.00**

**Fire & Life**

**North British and Mercantile  
Insurance Co.**

Directors: { HENRI BARBEAU, Esq.  
W. W. OGILVIE, Esq.  
ARCH'D. MACNIDER, Esq.

Head Office for the Dominion: 72 St. Francois Xavier Street,  
**MONTREAL.**

Agents in all Cities and Principal Towns in Canada.

THOMAS DAVIDSON, Managing Director.

## THE **EQUITABLE LIFE ASSURANCE SOCIETY**

OF THE UNITED STATES.

Outstanding Assurance, Dec. 31, 1898.	\$987,157,134.00
Assurance applied for in 1898 . . . . .	198,362,617.00
Examined and Declined . . . . .	30,318,878.00
New Assurance Issued, . . . . .	168,043,739.00
Income . . . . .	50,249,286.78
Assets, Dec. 31, 1898 . . . . .	258,369,298.54
Assurance Fund (\$198,898,259.00) and all other Liabilities (\$2,160,550.27)	201,058,809.27
Surplus . . . . .	57,310,489.27
Paid Policyholders in 1898 . . . . .	24,020,623.42

HENRY B. HYDE, President.  
JAMES W. ALEXANDER, V. P.

MONTREAL OFFICE: 157 St. James Street  
S. P. STEARNS, Manager.

TORONTO OFFICE: King & Yonge Streets  
CEORGE BROUHAHL, Cashier.

## The **Royal-Victoria Life Insurance Co.**

Head Office: MONTREAL. Capital: \$1,000,000.

Full Deposit in Government Securities for the Protection of  
Policy Holders made with the Government of Canada.

### DIRECTORS OF THE COMPANY:

JAMES CRATHERN, Esq. JOHN CASSIS, Esq.  
ANDREW F. GAULT, Esq. REV. R. H. WARDEN, D.D.  
HON. L. J. FORGET, SAMUEL FINLEY, Esq.  
JONATHAN HODGSON, Esq. GASPARD LEMOINE, Esq.  
HON. JAMES O'BRIEN, DAVID MORRICE, Esq.  
ROBERT MACKAY, Esq. H. N. BATE, Esq.  
T. G. RODDICK, Esq., M.D., M.P. DAVID BURKE, Esq.

### OFFICERS OF THE COMPANY:

President: JAMES CRATHERN,  
Vice-Presidents: ANDREW F. GAULT and HON. L. J. FORGET.  
Medical Dir.: T. G. RODDICK, M.D.  
Treas. Acting Sec'y: C. J. HODGSON.  
Gen'l Manager: DAVID BURKE, A.I.A., F.S.S.

## THE **SUN LIFE ASSURANCE COMPANY** OF CANADA

Head Office, - Montreal



The Sun Life of Canada issues a very liberal policy contract, and one that is absolutely unconditional. Cash surrender values, cash loans, extended assurance for the full amount of policy are among the items guaranteed in policy.

R. MACAULAY, President,  
HON. A. W. OGILVIE, Vice-President,  
T. R. MACAULAY, Secretary,  
GEO. WILKINS, M.D., Medical Referee  
Agency Department:  
JAMES C. TORVY, Superintendent.

## **ABBHEY'S Effervescent Salt**

Is nature's own remedy, and is  
fully worth its weight in gold.