

NEW YORK LIFE

INSURANCE COMPANY.

JOHN A. McCALL, President.

Gain in Insurance in force 1898
\$67,000,000

AN UNPARALLELED RECORD.

Applications invited by the undersigned for general and special agencies, and management of territory from experienced Life Insurance men, as well as from those wishing to acquire training and experience.

WESTERN CAN. BR., 496 1/2 Main St., Winnipeg, Man.
N. B. BR., 120 Prince William St., St. John, N. B.
TORONTO BRANCH, 20 King St. East, Toronto, Ont.
HALIFAX BR., Barrington and Prince Sts.

R. HOPE ATKINSON.

AGENCY DIRECTOR,

Company's Building, MONTREAL

J. DUNCAN DAVISON

Imperial Bdg. 107 St. James Street,
Montreal.

COMMISSIONER

For Following Provinces:

Ontario, Quebec, Manitoba, New Brunswick
Nova Scotia and Prince Edward Island.

Established 1809.

North British & Mercantile Insurance Company.

Total Funds, Dec. 1898, \$67,244,580.00
Canadian Investments, 6,466,460.08

Directors: Henri Barbeau, Esq., W. W. Ogilvie, Esq., Arch'd Macnider, Esq.

Thos. Davidson, Managing Director.

This Company's investments in Canada greatly exceed those of other fire Companies.

C. Ross Robertson & Sons, Gen'l. Agts.
11 Hospital Street, MONTREAL.

Hartford Fire Insurance Co

HARTFORD, CONN.

Established - 1794.

Cash Assets, - \$10,004,697.55.

Authorized Capital, \$3,000,000.00
Capital Subscribed & Paid-up, 1,250,000.00
Deposited with Receiver General in Canada, 110,934
Annual Income, 7,000,000.00
Surplus beyond liabilities and Capital Stock, 3,264,392.15

Geo. L. Chase, President.
P. C. Royce, Sec'y. Thos. Turnbull, Asst. Sec'y.
Chas. E. Chase, Asst. Sec'y.

C. Ross Robertson & Sons, Agents
11 Hospital Street, MONTREAL.

CONFEDERATION

LIFE ASSOCIATION,

Head Office: - TORONTO.

The unconditional accumulative policy issued by this Association is unsurpassed as a means of Investment.

Cash Values,

Paid up Policies,
Extended Insurance.

GUARANTEED IN THE POLICY

Montreal Office:

207 ST. JAMES ST.

H. J. JOHNSTON,

Manager, P.Q.

The Royal-Victoria Life Insurance Company.

Capital, \$1,000,000.

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

HEAD OFFICE:—MONTREAL.

DAVID BURKE, A.I.A.F.S.S., General Man'gr.

Issues New Accumulation, and Guaranteed Instalment Policies, with Guaranteed Cash Loans, Cash Values, Paid-up Insurance and Guaranteed Non-forfeitable Insurance.

Under Guaranteed Non-forfeitable Insurance the conditions prevent the Policy from lapsing after three annual premiums have been paid, so long as the Reserve on the Hm. 4 per cent. table to the credit of the Policy will keep it in force. This condition is a great advantage to the Policy-holder in case at any time he should neglect to pay the premium when due. All Benefits and Advantages under the Policy hold good while the Reserve keeps the Policy in force, and the Policy-holder can pay overdue premiums, and interest not exceeding 6 per cent. per annum while the policy is in force, without furnishing a certificate of good health.



Tel. Main 122.

"It's Like This"

We have letters from many of our customers giving figures showing that they are saving in artificial light from twenty to one hundred per cent. per annum on the cost of Luxfer Prisms. Their first cost is their only cost. They look ornamental and are made in copper electrically and so are indestructible. They pay off and if you wish we will tell you how they will pay you.

LUXFER PRISM COMPANY, Limited, 1833 Notre Dame Street, MONTREAL.

WESTERN ASSURANCE COMPANY.

FIRE AND MARINE. Incorporated 1851.

Assets, over \$2,340,000.00
Income for Year ending 31st December, 1898, over 2,280,000.00

Head Office. - Toronto, Ont.

Hon: Geo. Cox, Pres. J. J. KENNY Vice-Pres. & Man.-Dir.
C. C. FOSTER, Secretary.

J. H. ROUTH & SON, Managers Montreal Branch.
190 ST. JAMES STREET.

COMMERCIAL UNION

ASSURANCE CO., Ltd.,

Of London, England.

FIRE! LIFE! MARINE!

Agencies in all the principal Cities and Towns of the Dominion.

HEAD OFFICE, Canadian Branch, - MONTREAL
JAMES McCREGOR, Manager.

THE IMPERIAL INSURANCE COMPANY LIMITED FIRE.

LONDON.

ESTABLISHED 1808.

SUBSCRIBED CAPITAL, \$6,000,000
PAID-UP CAPITAL, 1,500,000
TOTAL INVESTED FUNDS OVER 8,000,000

Canadian Branch:
COMPANY'S BUILDING, PLACE D'ARMES, MONTREAL.
G. R. KEARLEY, RESIDENT MANAGER.

THE LONDON

Guarantee and Accident Com'y, Limited
Of London, England.

Deposit at Ottawa \$73,000.00
Funds exceed \$1,500,000.00

SURETYSHIP BONDS issued promptly at lowest rates to all persons in positions of trust where security is required. Accident, Elevator and Employer's Liability Policies issued. Agencies throughout Canada, United States, Europe and Australia.

Canada Branch. TORONTO.
Montreal Chief Office, 180 St. James St.,
JAMES PEARSON, Acting Manager for Canada.