

NORTH BRITISH & MERCANTILE INSURANCE COMPANY

ESTABLISHED 1809.

REVENUE 1896.

Fire Income	\$7,665,360.94
Life and Annuity Income	4,858,794.72
Total Revenue	\$12,524,155.66
Total Assets	\$72,560,330.00
Canadian Investments ...	6,567,079.00

Resident Agents in Toronto:

GOOCH & EVANS

THOMAS DAVIDSON, Managing Director,
MONTREAL

SUN FIRE INSURANCE OFFICE

FOUNDED A.D. 1710

Head Office, Threadneedle St., London, Eng.
Transacts Fire Business only, and is the oldest
purely Fire Office in the world. Surplus over Capital
and all Liabilities exceed \$7,000,000.
Canadian Branch—15 Wellington Street East TO-
RONTO, ONT.

H. M. BLACKBURN, : : : Manager
H. F. PETMAN, : : : Inspector
HIGINBOTHAM & LYON, Toronto Agents.
Telephone 488.

Agents Wanted in all Unrepresented
Districts.

ATLAS

Assurance Company



FOUNDED 1808

Head Office for Canada,
MONTREAL

MATTHEW C. HINSHAW,
Branch Manager

TORONTO AGENTS:

G. W. WOOD & SON, 56 King
St. East

PHOENIX

Fire Ins. Co. of Hartford, Conn.

R. H. BUTT, Agent,

26 Wellington St. East, Toronto

Lancashire

INS. CO. OF ENGLAND

Capital and Assets Exceed \$20,000,000

Absolute Security

Canada Branch—Head Office, Toronto.
J. G. THOMPSON, Manager.

A. W. GILES, } Inspectors.
J. A. FRIGON, } Agents for Toronto—
LOVE & HAMILTON,
59 Yonge Street.

Standard Life

Established 1825.

Assurance Co.

of Edinburgh

Head Office for Canada:
MONTREAL

Invested Funds	\$44,700,000
Investments in Canada	14,150,000
Low rates. Absolute security. Unconditional policies. Claims settled immediately on proof of death and No delay.	

J. HUTTON BALFOUR, Secretary. W. M. RAMSAY, Manager.
CHAS. HUNTER, Chief Agent Ontario.

Liverpool and London and Globe INSURANCE COMPANY

Available Assets	\$59,952,465
Investments in Canada	\$2,150,000

Insurances accepted at lowest
Current Rates

JOS. B REED, Agent, 20 Wellington St. East, Toronto.
G. F. C. SMITH, Chief Agent for Dom., Montreal.



Insurance Company.

ESTABLISHED A.D. 1790

THE LONDON ASSURANCE,

Head Office, Canada Branch, Montreal.
E. A. LILLY, Manager.

Total Funds, - - - \$20,000,000

FIRE RISKS accepted at current rates
Toronto Agents:

S. Bruce Harman, 19 Wellington Street East.
Thomas Hunter, 116 King Street West.

WELLINGTON MUTUAL Fire Insurance Co.

Established 1840

Business done on the Cash and Premium Note
System.

GEORGE SLEEMAN, Esq., President.
JOHN DAVIDSON, Esq., Secretary.
Head Office, Guelph, Ont.

Life Agents Wanted

THE

Northern Life Assurance Co. Of Canada

WANT 6 GENERAL AGENTS

to take charge of first-class
producing Districts in Eastern and Western Ontario.
To men of energy and capable of writing a good volume
of business personally as well as securing and supervising
local agents, liberal contracts will be made. Apply
to HEAD OFFICE, London, Ont.

Life!

"We must take the
current when it
serves, or lose
our ventures."



If you intend insuring
your life, DON'T PUT IT
OFF.

Another season might
be more CONVENIENT for
you, but when it comes you
may NOT be able to PASS
a MEDICAL EXAMINATION
and obtain a policy.

Insure now; it is your
duty to your family; some
other time may be too late.

The North American
Life is an excellent and suc-
cessful company. You can
make no mistake by select-
ing it.

L. Goldman, Secretary. Wm. McCabe, Managing Director.
North American Life
Head Office—112 to 118 King Street West,
Toronto, Ontario

BRITISH EMPIRE MUTUAL LIFE

ASSURANCE CO.
Head Office for Canada, MONTREAL
Established Over Half a Century.

Funds in Hand about	\$14,000,000.00
Annual Income, over	\$2,000,000.00

SPECIAL ADVANTAGES:

- Mutual Assurance.
 - No Proprietary.
 - Liberal Bonuses equitably apportioned.
 - No Personal Liability of Members.
 - Temperance Section, yielding increased bonus.
 - Naval and Military Officers' Risks (war and climate) on
advantageous terms.
 - Premiums lower than average of British life offices.
 - Large Reserves.
 - Non-Forfeitable and Indisputable Policies.
 - Immediate Settlement of Claims at Montreal.
 - Invalid Lives on Equitable Conditions.
 - Foreign Travel and Residence (except in unhealthy cli-
mates) without extra charge.
 - Advances upon Property, Reversions, &c. Reversions
and Life Interests Purchased.
 - Early Assurances on a novel and attractive basis without
medical examination, at exceptionally low premiums.
 - Long Term Assurances at very low premiums with
option of continuance.
 - Six per cent. Investment Policies.
 - Leasehold and Sinking Fund Assurances.
 - Dowry Assurances.
- DIRECTORS:
THOMAS FYSHE, Esq.,
Joint General Manager Merchants Bank of Canada,
ROBERT SIMMS, Esq., E. GOFF PENNY, Esq., M.P.
A. McDOUGALD, Manager for Canada.

The ROYAL VICTORIA

LIFE INSURANCE CO. OF CANADA

Made the following increases in business
in 1899 over 1898:

1. Increase in Cash Premiums paid	148%
2. Increase in New Business issued	43%
3. Increase in Business in force	85%
Note Decrease in amount of Death Claims	900%

ALL LIFE INSURANCE COMPANIES
IN CANADA COMBINED

Made the following increases in business
in 1898 over 1897:

1. Increase in Cash Premiums paid	8.59%
2. Increase in New Business issued	23.08%
3. Increase in Business in force	9.66%
Note Increase in amount of Death Claims	14.98%

Company's Toronto Offices, 6 King St.
West, TORONTO.

DAVID BURKE, A.I.A., F.S.S., Gen'l Manager.
Head Office, Montreal

PHENIX

Insurance Company
Of Brooklyn, N.Y.

WOOD & KIRKPATRICK, Agents, Toronto