

## 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 .....            | \$87,344,058.00 |
| Canadian Investments .....    | 8,968,460.00    |

Resident Agents in Toronto:  
**GOOCH & EVANS**  
**THOMAS DAVIDSON, Managing Director,**  
**MONTREAL**

## SUN FOUNDED A.D. 1710 INSURANCE FIRE OFFICE

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-  
RONT, ONT.

**H. M. BLACKBURN,** : : : : Manager  
**H. F. PETMAN,** : : : : Inspector  
**HIGINBOTHAM & LYON,** Toronto Agents.  
Telephone 468.  
Agents Wanted in all Unrepresented  
Districts.

FOUNDED A.D. 1822.



## NATIONAL

Assurance Comp'y  
of Ireland

HOME OFFICE, DUBLIN  
CANADA BRANCH, MONTREAL

**MATTHEW C. HINSHAW,**  
Chief Agent

## Lancashire Insurance Co.



Of England

Capital and Assets Exceed  
**\$20,000,000**

Absolute Security

CANADA BRANCH

Head Office, TORONTO

**J. G. THOMPSON, Manager,**A. W. GILES }  
I. A. FRIGON } directors.

Agents for Toronto—Love &amp; Hamilton, 58 Yonge st.

## Standard Life Assurance Co. of Edinburgh

Established 1825.

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<br>No delay. |              |

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

## Liverpool and London and Globe INSURANCE COMPANY

|                             |              |
|-----------------------------|--------------|
| Available Assets .....      | \$59,982,465 |
| 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.

## The Northern Life Assurance Company of Canada.

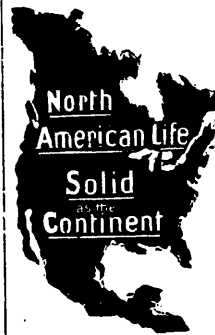
Head Office, London, Ont

Authorized Capital, \$1,000,000.  
Subscribed Capital, 868,850  
Paid-up Capital, 200,030  
**HON. DAVID MILLS, Q.C., Min. of Justice, President.**  
**E. JONES PARKE, Q.C., 1st Vice-Pres.**  
**THOMAS LONG, Esq., 2nd Vice-Pres.**

The latest methods and most profitable kinds of Life  
and Endowment Policies issued. Terms liberal—Rates  
low—Large Reserve to Policy-holders. Rates and full  
information furnished on application. Reliable Agents  
wanted in every county.

**JOHN MILNE, Manager**

## Life!



A long list of liabilities is  
a poor legacy for a man to  
leave his family. Why not  
remove all doubt of such a  
contingency by insuring in  
a good, sound Company like  
the North American?

The North American has  
some very attractive plans,  
which are sure to meet the  
needs and convenience of  
any intending insurer.

Write to Head Office for  
information, or see one of  
our agents, who will help  
you choose a plan.

**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 Company

Founded 1847 MONTREAL

**SECOND to NONE in Canada  
for:**

1. Strength of Reserves, as measured by  
Stringency of Valuation.
2. Low Cost of Working; the Ratio of Cost  
(Commissions and all management Ex-  
penses) to the Net Life Premium In-  
come in 1898 was only **16.83%**.
3. Bonus Yielding Power.

Next Valuation and Bonus Division, as at  
31st December, 1899.

Bonuses Steadily Increasing. Valuations made increasingly Stringent and Reserves further Strengthened. At Each Successive Valuation

Openings at Halifax and Vancouver for reliable  
Agents showing a good record.

Applications to **A. McDougald,**  
Manager for Canada.

**Agents Wanted** General, Special, District  
and Local Agents wanted  
in unrepresented territory  
in Quebec, Ontario, Nova  
Scotia, New Brunswick,  
Manitoba, British Columbia and the Terri-  
toires, by The

## Royal-Victoria

Life Insurance Co. of Canada.

**CAPITAL - \$1,000,000**

Good contracts will be given to good  
agents. Applications to the General  
Manager will receive prompt atten-  
tion and be considered confidential.

**DAVID BURKE, Gen'l Manager**  
**MONTREAL**

Applications for agencies in the Province of Ontario  
can be made to Mr. A. CROMAR, Superintendent of  
Agencies, No. 6 King St. West, Toronto.

## PHENIX....

Insurance Company  
Of Brooklyn, N.Y.

**WOOD & KIRKPATRICK, Agents, Toronto**