

**NORTH BRITISH & MERCANTILE INSURANCE COMPANY.**

A Summary of the Annual Report.  
**1903. Premium Income.**  
 Fire Department Premiums ..... \$ 9,433,236.68  
 Income of Life Branch ..... 6,447,539.47  
 Total Revenue ..... \$15,880,776.15

**Assets.**  
 Fire Funds ..... \$13,686,321.90  
 Life and Annuity Funds ..... 65,566,324.10  
 Total Assets ..... \$79,252,646.00

**Canadian Investments.**  
 At 31st December, 1904 ..... \$8,280,742.00  
 Greatly in excess of any other Fire Company in Canada.  
 All descriptions of Life Insurance and Annuities at moderate rates.  
**RANDALL DAVIDSON, Manager, Montreal.**

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

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, TORONTO, ONT.  
**H. M. BLACKBURN,** Manager  
**F. E. MAULSON,** Inspector  
 HIGINBOTHAM & LYON, Toronto Agents.  
 Telephone 488.  
 Agents Wanted in all Unrepresented Districts.

THE .... [Incorporated 1875]  
**Mercantile Fire**  
 INSURANCE COMPANY

All Policies Guaranteed by the LONDON AND LANCASHIRE FIRE INSURANCE COMPANY OF LIVERPOOL.

**The Continental Life Insurance Co.**  
 Subscribed Capital, \$1,000,000.00.  
 Head Office, Toronto.  
 HON. JOHN DRYDEN, President.  
 CHARLES H. FULLER, Secretary and Actuary.  
 Several vacancies for good General Agents and Provincial Managers.  
 Liberal Contracts to first-class men.  
 Apply,—GEO. B. WOODS,—Managing-Director.

THE **Ontario Accident and Lloyds Plate Glass** ACCIDENTS AND DISEASE.  
 INSURANCE COMPANIES  
 Issue Specially Attractive Policies covering Accident, Sickness, General and Public Liability, Elevator, General and Public Liability, Plate Glass.  
**EASTMURE & LIGHTBOURN, Gen'l Agents**  
 61 to 65 Adelaide Street East, TORONTO.

**The Pelican and British Empire Life Office** has a vacancy for the position of Inspector for parts of Western Ontario, with Headquarters at Toronto. To a man of character, and of proved ability to introduce business and organize Agencies, remunerative terms will be given. Applications will be treated as confidential, and may be addressed to "The Manager, Montreal"

**Standard Life**

Established 1825. Assurance Co. of Edinburgh.  
 Head Office for Canada, MONTREAL.  
 Invested Funds ..... \$55,094,925  
 Investments, Canadian Branch .... 17,000,000  
**Assurances effected on first-class lives "Without Medical Examination."** Apply for full particulars.  
**D. M. MCGOUN,** MANAGER  
**CHARLES HUNTER,** Chief Agent Ontario

**Liverpool and London and Globe**  
 INSURANCE COMPANY

Capital and Assets exceed ..... \$ 64,000,000  
 Canadian Investments exceed .. 3,750,000  
 Claims Paid exceed ..... 221,000,000  
 Canadian Branch, Head Office, Montreal.  
**Directors:—**  
 E. S. CLOUSTON, Esq., Chairman.  
 SIR ALEX. LACOSTE. GEO. E. DRUMMOND, Esq.  
 F. W. THOMPSON, Esq.



ESTABLISHED A.D. 1720.  
**THE LONDON ASSURANCE.**

Head Office, Canada Branch, Montreal.  
 Total Funds, - - - \$20,000,000  
 FIRE RISKS accepted at current rates.  
 Toronto Agents  
 S. Bruce Harman, 19 Wellington Street East.

**Insurance Company of North America,** Founded 1792.  
 Incorporated 1794. PHILADELPHIA.

Capital ..... \$ 3,000,000.00  
 Assets, January, 1905 ..... 12,008,542.36  
 Surplus and Contingent Fund over all liability of Capital and Re-insurance, \$2,729,166.37  
**Losses Paid since Organization, over ..... \$120,000,000.00**  
**Equal to 190 Tons of Pure Gold.**  
**ROBERT HAMPSON & SON, Montreal.**  
 GENERAL AGENTS FOR CANADA.

**The Northern Life**  
 ASSURANCE CO.

Closed the half year showing over 25% more insurance issued than the same period last year.  
 Its policies just meet the wants of the people and are easily sold.  
 A few good producing agents can secure liberal contracts in desirable territory.  
 Head Office, — LONDON, Ont.  
**JOHN MILNE,** - Managing Director.

THE RECORD OF THE  
**NORTH AMERICAN LIFE**  
 for 1904

shows that large gains have been made in the amount of policies issued, insurance in force, income, payments to policyholders, etc.  
 Policies Issued ..... \$6,484,425  
 An increase over 1903 of \$645,535  
 Insurance in force .... \$35,629,988  
 An increase of ..... \$3,004,895  
 Income ..... \$1,504,063  
 An increase over 1903 of \$122,700  
 Payments to Policyholders \$561,136  
 An increase over 1903 of \$137,918

The financial position of the Company is unexcelled. A good Company, both for the policyholder and agent. Applications invited for agencies in unrepresented districts.  
**Home Office, - TORONTO, Ont.**

**ROYAL-VICTORIA**  
 LIFE INSURANCE COMPANY,  
 Head Office Montreal.

Government Deposit, \$ 250,000.00  
 Capital and Assets,  
 Dec. 31st, 1904.... 1,244,436.76  
 Good opportunities for productive Agents in Nova Scotia, North-West Territories and British Columbia. — Liberal Terms and large territory to men who can write a satisfactory business.  
**APPLY TO**  
**DAVID BURKE, A.I.A., F.S.S.,**  
 Montreal, June 1, 1905. General Manager.

**PROTECTION**

is what every business man is looking for. We are thoroughly in accord with these views, and to this end have deposited with the Dominion Government \$1,015,100 in Gilt Edge Canadian Securities for the exclusive protection of Canadian policyholders.  
**The UNION MUTUAL LIFE INS. CO. of Portland, Maine,** protects its Canadian policyholders not only by having more than the reserve called for by the Dominion Government, but also through the operation of the Maine Non-Forfeiture Law only applicable to UNION MUTUAL policies.

**UNION MUTUAL Life Insurance Co.** of Portland, Maine.  
**FRED E. RICHARDS,** President.  
**ARTHUR L. BATES,** Vice-President.  
**HENRI E. MORIN,** Chief Agent for Canada, 151 St. James St., Montreal, Canada.  
 For Agencies in the Western Division, Province of Quebec and Eastern Ontario, apply to **WALTER I. JOSEPH, Manager,** 151 St. James Street, - Montreal.  
 For Agencies in Western Ontario, apply to **W. J. PECK,** - - - Manager 17 Toronto Street, - TORONTO.

**PHENIX** Insurance Company  
 Of Brooklyn, N. Y.  
**WOOD & KIRKPATRICK, Agents,**  
 TORONTO



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