

NORTH BRITISH & MERCANTILE INSURANCE COMPANY.

ESTABLISHED 1809.

Fire Premiums 1902	\$11,878,080
Income Life Branch	6,312,595
Total Revenue	\$18,190,675
Total Assets over	\$85,000,000
Canadian Investments	7,865,000

Greatly in excess of other fire companies in Canada.

Resident Agents in Toronto:

GOOCH & EVANS

RANDALL DAVIDSON, Manager
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,
TORONTO, ONT.H. M. BLACKBURN, : : : Manager
F. E. MAULSON, : : : InspectorHIGINBOTHAM & 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 live General
Agents and Provincial Managers.

Liberal Contracts to first-class men.

Apply,—GEO. B. WOODS,—Managing-Director.

THE ACCIDENTS Ontario Accident and AND Lloyds Plate Glass DISEASE.

INSURANCE COMPANIES

Issue Specially Attractive Policies covering Accident,
Accident and Sickness Combined, Employers',
Elevator, General and Public Liability.
Plate Glass.

EASTMURE & LIGHTBOURN, Gen'l Agents

61 to 65 Adelaide Street East, TORONTO.

PELICAN and BRITISH EMPIRE LIFE OFFICE

The Oldest Proprietary Office in the World
transacting Life Assurance business only.

Founded in 1797.

Financial Strength Unsurpassed.

CAPITAL, - - - \$ 5,000,000.
ASSETS, - - - \$25,000,000.

Large Bonuses. Moderate Rates of Premium.

Head Office for Canada, MONTREAL.

A. McDUGALD, Manager.

Standard Life

Established 1825.

Assurance Co.
Head Office for Canada, of Edinburgh,
MONTREAL.Invested Funds.....\$51,794,362
Investments, Canadian Branch.... 15,500,000Assurances effected on first-class
lives "Without Medical
Examination." Apply for full particularsCHAS. HUNTER, - - Chief Agent Ontario.
D. M. MCGOUN, - - - - - MANAGER

Liverpool and London and Globe INSURANCE COMPANY

Capital and Assets exceed..... \$ 66,000,000
Canadian Investments exceed .. 3,750,000
Claims Paid exceed..... 213,000,000

Canadian Branch. Head Office, Montreal.

I. GARDNER THOMPSON, Resident Manager.
WILLIAM JACKSON, - - Deputy Manager.
JOS. B. REED & SONS, General Agents,
51 Yonge Street, Toronto

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
Assets, January, 1904..... 11,290,773Surplus and Contingent Fund over
all liability of Capital and Re-insurance 2,452,410

Losses Paid since Organization, \$115,662,995

Equal to 190 Tons of Pure Gold.

ROBERT HAMPSON & SON, Montreal.
GENERAL AGENTS FOR CANADA.

1903 The Most Successful Year in the History of

THE NORTHERN LIFE ASSURANCE CO.

Insurance Written \$1,092,750 00

Insurance in Force 3,607,346 00

Cash Income 131,526 90

An increase of..... 21,504 35

Total Assets..... \$ 407,219 23

An increase of..... 75,174 52

Government Reserve..... \$ 241,639 32

An increase of..... 64,347 63

Death Claims \$ 10,385 00

A decrease of .. 2,315 00

Expenses \$ 48,477 45

A decrease of 6,105 02

You will make no Mistake if you Take out
a Policy in THE NORTHERN LIFE.HEAD OFFICE, JOHN MILNE,
LONDON, ONT. MANAGING-DIRECTORThe Northern Life has some Good Districts
Open for Live, Energetic Agents.

NOTICE

Is hereby given that the Annual General
Meeting of the Policy-holders and Guar-
antors of the

North American Life Assurance Co.

will be held at the Head Office of the
Company, North American Life Building,
112-118 King St. West, Toronto, Ont., on

Thursday, 26th January, 1905,

at 11 o'clock in the forenoon,

for the reception of the Annual Report,
a Statement of the Affairs of the Company,
the Election of Directors, and the trans-
action of all such business as may be done
at a General Meeting of the Company.Participating Policy-holders have one
vote for each \$1,000 of insurance held
by them.

L. GOLDMAN,

January 10th, 1905.

Managing-Director.

The Royal-Victoria

LIFE INSURANCE COMPANY

is prepared to make
contracts that will be
specially remuner-
ative, with several
good men for 1905.
Communicate withDAVID BURKE,
General Manager.

Head Office, Montreal.

January 1st, 1904.

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 \$1,015,180 in Gilt Edge
Canadian Securities for the exclusive pro-
tection 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, ARTHUR L. BATES,
President. Vice-President.HENRI E. MORIN, Chief Agent for Canada,
151 St. James St., Montreal, Canada.For Agencies in 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