

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 rate.
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, : : : : **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 life General
 Agents and Provincial Managers.

Liberal Contracts to first-class men.
 Apply,—**GEO. B. WOODS,**—Managing-Director.

THE Ontario Accident and Lloyds Plate Glass

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, over - **\$25,000,000.**

Large Bonuses. Moderate Rates of Premium.
 Surplus of Resources over Liabilities,
 over **\$6,000,000.**

Head Office for Canada, MONTREAL.
A. McDUGALD, Manager.

Standard Life

Established 1825.

**Head Office for Canada,
 MONTREAL.**

**Assurance Co.
 of Edinburgh.**

Invested Funds.....\$51,794,362
 Investments, Canadian Branch.... 15,500,000

**Assurances effected on first-class
 lives "Without Medical
 Examination,"** Apply for full particulars

CHAS. HUNTER, - - Chief Agent Ontario.
D. M. McGOUN, - - - - - **MANAGER**

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.

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



ESTABLISHED A.D. 1740.

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, PHILADELPHIA.

Founded
 1792.

Incorporated
 1794.

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 Organi-
 zation, over \$120,000,000.00**

Equal to 190 Tons of Pure Gold.
ROBERT HAMPSON & SON, Montreal.
 GENERAL AGENTS FOR CANADA.

1904 Another Successful Year for THE NORTHERN LIFE ASSURANCE CO.

	1904	1903	Gain over last year
Insurance written..	\$1,231,580	4,144,881	15 %
Insurance in force...	130,468 85	21,460 69	151 %
Premium income...	486,949 15	311,326 00	104 %
Interest income....	49,245 43		60 %
Total Assets.....			194 %
Government Re-serves			29 %
Management Expenses			11 %

The Policies issued by the Northern Life are so liberal
 that agents find no difficulty in writing up applicants.
 Liberal Contracts to good Agents. Write for Booklet
 describing different kinds of Policies.

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, insur-
 ance 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. Appli-
 cations invited for agencies in unrepre-
 sented 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 **\$1,015,180** 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, 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