Life Insurance Policies Bought and Loaned upon

By The Insurance Agency Corporation of Ontario, Limited, TORONTO.

W. BARCLAY McMURRICH, Q.C., President.
GEO. H. ROBERTS, Managing Director.

DEATH . . . .
DISABLEMENT TOTAL OR PARTIAL
AND **DISEASE . . .**
covered in policies issued by

THE OCEAN ACCIDENT & GUARANTEE CORPORATION

(LIMITED)
OF LONDON

CAPITAL	$5,000,000
DOMINION DEPOSIT	108,300

HEAD OFFICES FOR CANADA: Temple Building, MONTREAL

ROLLAND, LYMAN & BURNETT, General Managers

CANADIAN ADVISORY BOARD:

WM. M. RAMSAY, Esq., Manager Standard Life Assurance Co., and Director of the Molsons Bank.
E. B. GREENSHIELDS, Esq., of S. Greenshields, Son & Co., Director of the Bank of Montreal.

A. DUNCAN REID, *Superintendent of Agencies*

The Royal-Victoria Life Insurance Co. Of Can.

Head Office: MONTREAL. Capital: $1,000,000.

Full Deposit in Government Securities for the Protection of Policy Holders made with the Government of Canada.

DIRECTORS OF THE COMPANY:

JAMES CRATHERN, Esq.
ANDREW F. GAULT, Esq.
HON. L. J. FORGET,
JONATHAN HODGSON, Esq.
HON. JAMES O'BRIEN
ROBERT MACKAY, Esq.
T. G. RODDICK, Esq., M.D., M.P.
JOHN CASSILS, Esq.
REV. R. H. WARDEN, D.D.
EDMOND B. OSLER, M.P.
SAMUEL FINLEY, Esq.
GASPARD LEMOINE, Esq.
DAVID MORRICE, Esq.
H. N. BATE, Esq.
DAVID BURKE, Esq.

OFFICERS OF THE COMPANY:

President: JAMES CRATHERN.
Vice-Presidents: ANDREW F. GAULT and HON. L. J. FORGET.
Medical Dir.: T. G. RODDICK, M.D.
Treas. Acting Sec'y.: C. J. HODGSON.
Gen'l Manager: DAVID BURKE, A.I.A., F.S.S.

NORTHERN

Assurance Company of London.
ESTABLISHED 1836.

Capital and Funds, 1895 .	$38,365,000
Revenue	5,714,000
Dominion Deposit	200,000

CANADIAN BRANCH OFFICE:
1730 Notre Dame Street, - Montreal.

ROBERT W. TYRE, Manager.
G. E. MOBERLY, *Inspector.*

The Dominion Life Ass'ce Co., Head Office, WATERLOO, Ont.

The Dominion Life has had a good year in 1898. It has gained

In Amount Assured, -	11.73 per cent.
In Cash Premium Income,	12.34 per cent.
In Interest Receipts, -	28.05 per cent.
In Assets, ...	17.61 per cent.
In Surplus over all Liabilities,	42.74 per cent.

It is safe, sound, economically managed, equitable in all its plans. Its interest receipts have more than paid its death losses since the beginning. No Company anywhere has had a lower death rate, or does better for its Policy-holders than the Dominion Life. Separate branches for Abstainers and Women.

JAMES INNES, President. CHR. KUMPF, Vice-President.
THOS. HILLIARD, Managing Director.
For territory apply to J. F. MARTIN, Inspector of Agencies.

Founded 1797

NORWICH UNION Fire Insurance Society

OF

NORWICH, England

Head Office for Maritime Provinces, Ontario, Manitoba, North-West and British Columbia, TORONTO.

JOHN B. LAIDLAW, *Manager.*

ESTABLISHED 1809.

Total Funds Exceed	Canadian Investments
$67,244,500.00	$5,564,200.00

Fire & Life
North British and Mercantile
Insurance Co.

Directors, HENRI BARBEAU, Esq. W. W. OGILVIE, Esq. ARCH'D. MACNIDER, Esq.

Head Office for the Dominion: 72 St. Francois Xavier Street, MONTREAL.

Agents in all Cities and Principal Towns in Canada.
THOMAS DAVIDSON, Managing Director.

THE LARGEST FIRE INSURANCE COMPANY IN THE WORLD.

LOSSES ADJUSTED PROMPTLY AND LIBERALLY RATES MODERATE.

Liverpool and London and Globe Insurance Co.

Assets. $49,782,100.

E. J. BARBEAU, Chairman.

G. F. C. SMITH, Chief Agent & Resident Secretary

WM. M. JARVIS, St. John, N.B., General Agent for Maritime Provinces.