NORTH BRITISH & MERCANTILE INSURANCE COMPANY

ESTABLISHED 1809. REPORT FOR 1899_

Fire Premiums	
Total Revenue Total Assets Canadian Investments	\$74.802.040

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

FOUNDED A.D. 1710

OFFICE

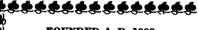
Transacts Fire Business only, and is the oldest purely Fire Office in the world. Surplus over Capital and all Liabilities exceed \$7,000,000.

Canadian Branch—15 Wellington Street East TO-RONTO, ONT. Hsad Office, Threadneedle St., London, Eng.

H. M. BLACKBURN, H. F. PETMAN. . . . Manager . . . Inspector

HIGINBOTHAM & LYON, Toronto Agents.
Telephone 488.

Agents Wanted in all Unrepresented Districts.



FOUNDED A. D. 1822.



Assurance Comp'y of Ireland

HOME OFFICE, DUBLIN CANADA BRANCH, MONTREAL

H. M. Lambert

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The London Life Insurance Co. Head Office, LONDON, ONT

JOHN McCLARY, President
A. O. JEFFERY, O.C., LL.B., D.C.L., Vice-President

Every desirable form of life insurance afforded on a favorable terms as by other first-class companies.

MONEY TO LOAN on Real Estate security at lowest current rates of interest.

Liberal Terms to desirable agents.

JOHN G. RICHTER, Manager

INS. CO. OF ENGLAND

Capital and Assets Exceed \$20,000,000 Absolute Security

Canada Branch—
Head Office, Company's Building, Toronto,
J. GARDNER THOMPSON, Manager.

A. W. Giles, J. Inspectors. Agents for Toronto:
LOVE & HAMILTON,
27-29 Wellington St.

Assurance Co. Mead Office for Canada: NONTREAL of Edinburgh

Invested Funds... **\$46,300,000** Investments in Canada 14,600,000

Low rates. Absolute security.

Unconditional policies.

J. HUTTON BALFOUR,

Claims settled immediately on proof of death and No delay. D. M. McGOUN Maage

CHAS. HUNTER, Chief Agent Ontario.

Liverpool and London and Globe INSURANCE COMPANY

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

Head Office, Canada Branch, Montreal. E. A. LILLY, Manager.

Total Funds,

\$20,000,000

4

FIRE RISKS accepted at current rates. Toronto Agents:
S. Bruce Harman, 19 Wellington Street East.

WELLINGTON MUTUAL 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.

Still Forging Ahead

The Northern Life Assurance Co. of Canada has another successful year.

Memo. of 1900 Business las Comparad with 1899

Increase in Premium Income 50 1/2 Increase in Interest Income, 11/2 Increase in Total Income, 45/2 Increase in Total Insurance in force, 21/2 Increase in Total Insurance in force, 21/2 Decr. 286 in percentage of expenses to Premium Income, 16/4 2

come, 1034/6
orease in percentage of expenses to Total Income,

Th : Interest Income alone since the company arted busin ess has more than paid all death

A Pointer.



A good company to insure in is one that is financially safe and whose profits compare favorably with those of the best companies. Such a company is the North American Life. Gilt-edged assets

Favorable mortality experience.

argest percentage of net surplus.
Pays satisfactory pro-

fits. First in 1899 in paid-

for business Policies issued on the most approved, up-to-date plans. Agents al-most everywhere. See

L. Goldman, Secretary. Wm. McCabe, Managing Director

North American Life Head Office—112 to 118 King Street West, Toronto, Ontario

Life Insurance **Agencies**

The Royal-Victoria Life Insurance Co.Fof [Canada (Capital \$1,000,000

has several GENERAL and DISTRICT agencies no yet allotted, and is prepared to give LIBERAL CON TRACTS to energetic, intelligent, and reliable agents. To men who can make a success of a good agency—whether experienced or not—a splendid opportunity is offered. Negotiations will be treated in strict confidence, if desired.

H. C. THOMAS, Superintendent of Agencies-

H. C. THOMAS, Superintendent of Agencies, Halifax.
ADAM REID, Manager, Winnipeg.
W. H. HAIGHT, Manager, Vancouver, of

DAVID BURKE, A.I.A., F.S.S., Gen'i Manager Head Office, Montreal

***** To be Faithful

To Policyholders and Agents

is the motto of the management of the Union Mutual. To serve all interests impartially. To treat all parties with consistent candor. To issue policies of pronounced liberality. To make all death payments with the utmost promptness. To be fair in all dealings.

Honest, capable agents can always have employment with us.

UNION MUTUAL

LIFE INSURANCE CO.

Incorporated 1848. PORTLAND, Maine

FRED. E. RICHARDS, President.
ARTHUR L. BATES, Vice-President.
Address HENRI E. MORIN, Chief Agent for
Canada, 151 St. James St., Montreal, Can.

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Insurance Company Of Brooklyn, N.Y.

WOOD & KIRKPATRICK, Agents, TORONTO