

# NORTH BRITISH & MERCANTILE INSURANCE COMPANY.

ESTABLISHED 1809.

|                            |                     |
|----------------------------|---------------------|
| Fire Premiums 1902 .....   | \$11,878,080        |
| Income Life Branch .....   | 6,312,595           |
| <b>Total Revenue.....</b>  | <b>\$18,190,675</b> |
| 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 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 live 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, 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. McDOUGALD, Manager.**

# Standard Life

Established 1825.

Assurance Co. of Edinburgh.  
Head Office for Canada, MONTREAL.

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. McGOON, - - - - - 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, PHILADELPHIA.

Founded 1792.  
Incorporated 1794.

Capital ..... \$ 3,000,000  
Assets, January, 1904..... 11,290,773  
Surplus 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.

# 1904 Another Successful Year for THE NORTHERN LIFE ASSURANCE CO.

|                      |             |                          |
|----------------------|-------------|--------------------------|
| Insurance written..  | \$1,231,580 | Gain over last year 15 % |
| Insurance in force.. | 4,144,881   | 15 1/2 %                 |
| Premium income...    | 130,468 85  | 10 1/2 %                 |
| Interest income....  | 21,460 69   | 60 %                     |
| Total Assets.....    | 486,949 15  | 19 1/2 %                 |
| Government Reserves  | 311,326 00  | 29 %                     |
| Management Expenses  | 49,245 43   | only 1 1/2 %             |

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 kind 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, 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.

# The Royal Victoria LIFE INSURANCE COMPANY

is prepared to make contracts that will be specially remunerative, with several good men for 1905. Communicate with

**DAVID 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 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