

# NORTH BRITISH & MERCANTILE INSURANCE COMPANY

ESTABLISHED 1809.

**REVENUE 1896.**  
 Fire Income ..... \$7,665,360.94  
 Life and Annuity Income ..... 4,858,794.72  
 Total Revenue..... \$12,524,155.66  
 Total Assets..... \$72,560,330.00  
 Canadian Investments ... 6,567,079.00

Resident Agents in Toronto:  
**GOOCH & EVANS**  
 THOMAS DAVIDSON, Managing Director,  
 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 TO-  
 RONTO, ONT.  
**H. M. BLACKBURN,** . . . . . Manager  
**H. F. PETMAN,** . . . . . Inspector  
 HIGINBOTHAM & LYON, Toronto Agents.  
 Telephone 468.  
 Agents Wanted in all Unrepresented  
 Districts.

FOUNDED A. D. 1822.



# NATIONAL

## Assurance Comp'y of Ireland

HOME OFFICE, DUBLIN  
 CANADA BRANCH, MONTREAL

**MATTHEW C. HINSHAW,**  
 Chief Agent

# PHENIX

Fire Ins. Co. of Hartford, Conn.  
**R. H. BUTT, Agent,**  
 26 Wellington St. East, Toronto

# Lancashire

## INS. CO. OF ENGLAND

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

Canada Branch—Head Office, Toronto.  
 J. G. THOMPSON, Manager.  
 A. W. GILES, } Inspectors. Agents for Toronto—  
 J. A. FRIGON, } LOVE & HAMILTON,  
 59 Yonge Street.

—During April, 3,808 packages of live lobsters, valued at \$44,276, were exported from Yarmouth to Boston, compared with 5,933 packages, valued at \$80,937 in April, 1899.

—The Atlantic Granite Co., has been organized at Kittery, Maine, for the purpose of acquiring the Atlantic stone quarries at Lower Cove, Cumberland Co., N.S., with a capital of \$100,000. George W. Davis, of Cranston, R.I., is president, and Henry T. Hueston, of Warwick, R.I., treasurer. The company is incorporated under the laws of Maine.—Sackville Post.

### STOCKS IN MONTREAL.

MONTREAL, May 16th, 1900.

Stocks.	Highest.	Lowest.	Total.	Closing Prices.		Average, same date 1899
				Sellers.	Buyers.	
Montreal .....	262½	262	13	270	255	.....
Ontario .....				190	175	.....
Molson .....						280
Toronto .....						111
J. Cartier .....				160	155	172
Merchants .....						
Commerce .....						
Union .....	112	112	2	120		
Nationale .....	90	90	32			
Hochelaga .....				140		
M. Telegraph .....				169	162	173½
R. & O. Nav. ...	107	103	700	107	105½	112½
Street Ry. ....	251½	249½	1430	253	252½	328
do New Stock ..	241	241	50	243	240½	324
Gas .....	189½	180	369	182½	182	202
C.P.R. ....	94½	93½	34.5	94½	93½	97½
Land Grant bds ..						110
N. W. Land .....				65	50	
Bell Tele Co. ....				185	177	177½
Mont. 4% stock ..						

### Commercial

### MONTREAL MARKETS.

Montreal, 16th May, 1900.

**ASHES.**—Business with England is still slow, and values are, if anything, a shade weaker. Makers asking \$4.60 for moderate lots of first pots this week found no buyers, it is said; seconds are dull at \$4.10 to \$4.15 per cental.

**CEMENTS AND FIREBRICKS.**—Since last writing, there has been more of a movement. The booking of a 10,000 barrel order is reported, and the Government is asking for tenders for some fair-sized lots for canal works. We quote: Belgian cement, \$1.90 to \$2.10; English, \$2.30 to \$2.40; German, \$2.45 to \$2.55. Firebricks, \$18 to \$24 per thousand.

**DAIRY PRODUCTS.**—For the season, last week's exports of cheese were large, 28,936 boxes having been shipped, as compared with 16,421 boxes for the same week of last year. The English demand is still good, and is maintaining prices pretty steadily just now, but old operators are looking for an easier tone to the market shortly. We quote 10¼ to 10½c. for best makes. Butter rules steady at about 17½c. for fine creamery, and 15c. for best dairy makes. Exports continue slim, only 650 packages having been shipped last week, as against 4,019 packages for same week of 1899.

**DRY GOODS.**—General advices, not only from this province, but also from many Ontario points, are to the effect that cold weather has been much against the heavy breaking into spring stocks, but that settled warm weather is expected to largely remedy this, and there is a likelihood of some fair sorting business yet being done. Orders for fall stuff are being booked in goodly number, and few complaints as regards payments. With regard to values nothing specially new is reported. All advances in cotton goods are firmly maintained, with no likelihood of any relaxation in the near future. The Canadian mills are more than filled

# Life!

"We must take the current when it serves, or lose our ventures."

If you intend insuring your life, DON'T PUT IT OFF.

Another season might be more CONVENIENT for you, but when it comes you may not be able to PASS a MEDICAL EXAMINATION and obtain a policy.

Insure NOW; it is your duty to your family; some other time may be too late.

The North American Life is an excellent and successful company. You can make no mistake by selecting it.



L. Goldman, Secretary.  
 Wm. McCabe, Managing Director.  
**North American Life**  
 Head Office—112 to 118 King Street West,  
 Toronto, Ontario

# BRITISH EMPIRE

## MUTUAL LIFE

### ASSURANCE CO.

Head Office for Canada, MONTREAL  
 Established Over Half a Century.  
 Funds in Hand about.....\$14,000,000 00  
 Annual Income, over.....\$2,000,000 00

- SPECIAL ADVANTAGES:**
- Mutual Assurance.
  - No Proprietary.
  - Liberal Bonuses equitably apportioned.
  - No Personal Liability of Members.
  - Temperance Section, yielding increased bonus.
  - Naval and Military Officers' Risks (war and climate) on advantageous terms.
  - Premiums lower than average of British life offices.
  - Large Reserves.
  - Non-Fortifiable and Indisputable Policies.
  - Immediate Settlement of Claims at Montreal.
  - Invalid Lives on Equitable Conditions.
  - Foreign Travel and Residence (except in unhealthy climates) without extra charge.
  - Advances upon Property, Reversions, &c. Reversions and Life Interests Purchased.
  - Early Assurances on a novel and attractive basis without medical examination, at exceptionally low premiums.
  - Long Term Assurances at very low premiums with option of continuance.
  - Six per cent. Investment Policies.
  - Leasehold and Sinking Fund Assurances.
  - Dowry Assurances.
- DIRECTORS:  
 THOMAS FYSHE, Esq.,  
 Joint General Manager Merchants Bank of Canada.  
 ROBERT SIMMS, Esq. E. GOFF PENNY, Esq., M.P.  
 A. McDOUGALD, Manager for Canada.

# The ROYAL VICTORIA

## LIFE INSURANCE CO. OF CANADA

Made the following increases in business in 1899 over 1898:

- Increase in Cash Premiums paid ..... 145 %
- Increase in New Business issued ..... 43 %
- Increase in Business in force..... 85 %
- Note Decrease in amount of Death Claims ..... 200 %

**ALL LIFE INSURANCE COMPANIES IN CANADA COMBINED**  
 Made the following increases in business in 1898 over 1897:

- Increase in Cash Premiums paid ..... 8.59 %
- Increase in New Business issued..... 23.08 %
- Increase in Business in force..... 9.66 %
- Note Increase in amount of Death Claims 14.98 %

Agents desiring to represent The Royal-Victoria Life Insurance Co., or parties wishing information regarding Life Insurance, will please communicate with

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

# PHENIX

## Insurance Company Of Brooklyn, N.Y.

WOOD & KIRKPATRICK, Agents, Toronto