

# NORTH BRITISH & MERCANTILE INSURANCE COMPANY

ESTABLISHED 1809.

REVENUE 1896.

Fire Income ..... \$7,665,860.94  
Life and Annuity Income ..... 4,858,794.73

Total Revenue..... \$12,524,655.66  
Total Assets..... \$73,560,330.00  
Canadian Investments ... 6,567,079.00

Resident Agents in Toronto:  
**GOOCH & EVANS**

**THOMAS DAVIDSON, Managing Director,  
MONTREAL**

# SUN FIRE INSURANCE OFFICE

FOUNDED A.D. 1710

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  
**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,**  
27 Wellington St. East, Toronto

# Lancashire

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. GIBBS,** } Inspectors.  
**J. A. FRYSON,** } Agents for Toronto—  
LOVE & HAMILTON,  
27-29 Wellington St. E.

# Standard Life Assurance Co. of Edinburgh

Established 1825.

Head Office for Canada:  
MONTREAL

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

Low rates. Absolute security.  
Unconditional policies.  
Claims settled immediately on proof of death and No delay.

**J. HUTTON BALFOUR,** W. M. RAMSAY, Manager.  
Secretary.  
**D. M. MCGOUN,** Assistant Manager.  
**CHAS. HUNTER,** Chief Agent Ontario.

# Liverpool and London and Globe INSURANCE COMPANY

Available Assets..... \$59,982,468  
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

# THE LONDON ASSURANCE,

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

Total Funds, - - - \$20,000,000

FIRE RISKS accepted at current rates.  
Toronto Agents:

**S. Bruce Harman,** 19 Wellington Street East.  
**Thomas Hunter,** 116 King Street West.

# WELLINGTON MUTUAL

# Fire 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.

# Life Agents Wanted

THE

# Northern Life Assurance Co. Of Canada

WANT 6 GENERAL AGENTS

to take charge of first-class producing Districts in Eastern and Western Ontario. To men of energy and capable of writing a good volume of business personal as well as securing and supervising local agents. liberal contracts will be made. Apply to HEAD OFFICE, London, Ont.

# Life!



To the man who has not a competence, life insurance is a duty (with a big "D"). To the man who has a competence, life insurance is an opportunity (with a big "O"). To most men, life insurance is both a Duty and an Opportunity (with a big "DO") it right away.

When selecting a company remember that the North American Life stands in the front rank. Policies issued on all up-to-date plans.

**L. Goldman,** Secretary.  
**Wm. McCabe,** Managing Director.  
**North American Life**  
Head Office—113 to 115 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-Forfeitable 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:

1. Increase in Cash Premiums paid	148,700
2. Increase in New Business issued	25,000
3. Increase in Business in force	200,000
Note Decrease in amount of Death Claims	200,000

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

1. Increase in Cash Premiums paid	5,000,000
2. Increase in New Business issued	25,000,000
3. Increase in Business in force	14,000,000
Note Increase in amount of Death Claims	14,000,000

Company's Toronto Offices, 6 King St. West, TORONTO.  
**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**