

# NORTH BRITISH & MERCANTILE INSURANCE COMPANY

ESTABLISHED 1809.

REVENUE 1896.

Fire Income .....	\$7,665,360.94
Life and Annuity Income .....	4,858,794.73
<b>Total Revenue.....</b>	<b>\$12,524,155.66</b>
Total Assets.....	\$67,244,058.00
Canadian Investments ...	5,963,460.00

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

# SUN FOUNDED A.D. 1710

## INSURANCE OFFICE FIRE

Head Office, Threadneedle St., London, Eng.  
Transacts Fire Business only, and is the oldest  
surely 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 488.  
Agents Wanted in all Unrepresented  
Districts.

# ATLAS

Assurance Company



FOUNDED 1808

Head Office for Canada,  
MONTREAL

MATTHEW C. H. NSHAW,  
Branch Manager

TORONTO AGENTS:  
G. W. WOOD & SON, 56 King  
St. East

# Lancashire

Insurance Co.

Of England

0000

Capital and Assets Exceed  
\$20,000,000

Absolute Security

0000

CANADA BRANCH  
Head Office, - TORONTO.

J. G. THOMPSON, Manager,

A. W. GILES } Inspectors.  
J. A. FRIGON }  
Agents for Toronto—Love & Hamilton, 59 Yonge st.

# Standard Life Assurance Co. of Edinburgh

Established 1825.

Head Office for Canada:  
MONTREAL

Invested Funds..... \$44,700,000  
Investments in Canada..... 14,150,000  
Low rates. Absolute security.  
Unconditional policies.  
Claims settled immediately on proof of death and  
No delay.

J. HUTTON BALFOUR, Secretary.  
W. M. RAMSAY, Manager.  
CHAS. HUNTER, Chief Agent Ontario.

# Liverpool and London and Globe INSURANCE COMPANY

Available Assets..... \$59,952,465  
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  
productive Districts in Eastern and Western Ontario.  
To men of energy and capable of writing a good volume  
of business personally as well as securing and supervising  
local agents liberal contracts will be made. Apply  
to HEAD OFFICE, London, Ont.

# Life!



"A vaster empire than  
has been." The growth in  
power and majesty of the  
British Empire has been  
unparalleled in the world's  
history. The principles of  
liberty and justice to the  
individual have had a great  
deal to do with such growth.  
The national growth  
can be likened somewhat  
to the progress and expan-  
sion of life insurance which  
has also done a great deal  
for the benefit not only of  
the British Empire but of  
every civilized nation.  
If you have not yet in-  
vested in it, do so now  
while health permits, by  
insuring in that solid com-  
pany, the North American  
Life.

Pamphlets respecting  
plans and copies of com-  
pany's last annual report  
furnished on application to  
the Head Office, or any of  
the company's agents.

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  
Annual Income, over..... \$3,000,000

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 cli-  
mates) 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. McDUGALD, 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%
2. Increase in New Business issued .....	43%
3. Increase in Business in force .....	85%
Note Decrease in amount of Death Claims .....	300%

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

1. Increase in Cash Premiums paid .....	77%
2. Increase in New Business issued .....	134%
3. Increase in Business in force .....	75%
Note Decrease in amount of Death Claims .....	52%

(The figures for 1899 are not yet published).  
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  
For agencies in Ontario, apply to ALEXANDER  
CROMAR, Supt. of Agencies, 6 King St. West, Toronto.

# PHENIX Insurance Company Of Brooklyn, N.Y.

WOOD & KIRKPATRICK, Agents, Toronto