

—THE—  
**Great-North Western Telegraph Co.**  
**OF CANADA.**

Direct and exclusive Cable Connection through Canadian territory with the Anglo-American, Direct and also with the French and American Cables.

Money Orders by Telegraph between the principal offices in Canada and also between this country and the whole of the Money Transfer offices of the Western Union Telegraph Company

**The Sickness Policies of**  
**THE**  
**Ocean Accident & Guarantee**  
**Corporation, Limited**

**CAPITAL . . . \$5,000,000**

Cover disablement caused by any Sickness or Accident  
 The most liberal and attractive Policy issued by any Company.

HEAD OFFICE FOR CANADA: Temple Building, MONTREAL

**ROLLAND, LYMAN & BURNETT, General Managers**

**A. DUNCAN REID, Superintendent**

**INCREASES IN LIFE INSURANCE IN CANADA.**

**The Royal-Victoria Life Ins. Co.**  
**OF CANADA**

Made the following increases in business in 1899 over 1898.

1. Increase in Cash Premiums paid . . . 148 per cent.
  2. Increase in New Business issued . . . 43 per cent.
  3. Increase in business in force . . . 85 per cent.
- Note Decrease in amount of Death Claims 200 per cent.

**ALL LIFE INSURANCE COMPANIES**  
 In Canada Combined

Made the following increases in business in 1898 over 1897.

1. Increase in Cash Premiums Paid . . . 7 per cent.
  2. Increase in New Business issued . . . 13½ per cent.
  3. Increase in business in force . . . 7 per cent.
- Note Decrease in amount of Death Claims 5½ per cent.

(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., General Manager,**  
 Head Office, Montreal

**NORTHERN**

**Assurance Company of London.**

ESTABLISHED 1836.

|                         |              |
|-------------------------|--------------|
| Capital and Funds, 1895 | \$38,365,000 |
| Revenue                 | 5,714,000    |
| Dominion Deposit        | 200,000      |

CANADIAN BRANCH OFFICE:

1730 Notre Dame Street, - Montreal.

**ROBERT W. TYRE, Manager.**

**G. E. MOBERLY, Inspector.**

**The Dominion Life Ass'ce Co.,** Head Office, WATERLOO, Ont.  
 Established 1889.

The Year 1899 was the best the Dominion ever had. It gained in the year

|                         |                   |
|-------------------------|-------------------|
| In Amount Assured,      | - 23.13 per cent. |
| In Cash Premium Income, | 27.64 per cent.   |
| In Interest Receipts,   | - 21.46 per cent. |
| In Assets,              | - 19.59 per cent. |

Its interest receipts have more than paid all death losses from the beginning.

Separate branches for Abstainers and Women.

Amount in Force January 1st, 1900, \$3,646,836.

JAMES INNES, ex M.P., President. CHR. KUMPF, Esq., Vice-President  
 THOS. HILLIARD, J. F. MARTIN,  
 Managing Director, Supt. of Agencies

Founded 1797

**NORWICH UNION**  
**Fire Insurance Society**

—OF—  
**NORWICH, England**

Head Office for Maritime Provinces, Ontario, Manitoba, North-West and British Columbia, TORONTO.

**JOHN B. LAIDLAW, Manager.**

ESTABLISHED 1809.

|                    |                      |
|--------------------|----------------------|
| Total Funds Exceed | Canadian Investments |
| \$72,560,330.00    | \$6,567,079.00       |

**Fire & Life**

**North British and Mercantile**  
**Insurance Co.**

Directors, HENRI BARBEAU, Esq.,  
 HON. GEO. A. DRUMMOND  
 ARCH'D. MACNIDER, Esq.

Head Office for the Dominion: 78 St. Francois Xavier Street, MONTREAL.

Agents in all Cities and Principal Towns in Canada.  
**THOMAS DAVIDSON, Managing Director.**

**Liverpool and**

**London and Globe**

**Insurance Co.**

**J. BARBEAU,**

Chairman

Assets, \$49,782,100.

**G. F. C. SMITH,**  
 Chief Agent & Resident Secretary

**WM. M. JARVIS, St. John, N.B., General Agent for Maritime Provinces.**