

## NORTH BRITISH & MERCANTILE INSURANCE COMPANY

ESTABLISHED 1809.

REVENUE 1896.

Fire Income ..... \$7,665,360.94  
Life and Annuity Income ..... \$4,858,794.73  
Total Revenue ..... \$12,524,155.66  
Total Assets ..... \$72,560,330.00  
Canadian Investments ..... 6,567,079.00

Resident Agents in Toronto:

GOOCH &amp; 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-  
RONT, 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,  
MONTREALMATTHEW C. HINSHAW,  
Branch Manager

TORONTO AGENTS:

G. W. WOOD & SON, 56 King  
St. East

## PHOENIX

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. GILES, } Inspectors.  
J. A. FRIGON, }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,  
Secretary. Manager.

D. M. MCGOWN, Assistant 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 RatesJOS. 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 personally as well as securing and supervising  
local agents liberal contracts will be made. Apply  
to HEAD-OFFICE, London, Ont.

## A Staunch Protector

It's the man behind  
the gun that does the  
work on the battlefield.It's the company  
behind the policy that  
gives the protection in  
life insurance.Those who depend  
upon a staunch institu-  
tion like the NORTH  
AMERICAN LIFE are  
never disappointed.Pamphlets and full  
particulars regarding  
the various plans of  
insurance issued by the  
Company mailed upon  
request.

Agents everywhere.

L. Goldman, Secretary. Wm. McCabe,  
Managing Director.  
**North American Life**  
Head Office—117 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 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. 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 %  
2. Increase in New Business issued ..... 43 %  
3. Increase in Business in force ..... 85 %  
Note Decrease in amount of Death Claims ..... 200 %

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

1. Increase in Cash Premiums paid ..... 8.89 %  
2. Increase in New Business issued ..... 23.08 %  
3. Increase in Business in force ..... 9.66 %  
Note Increase in amount of Death Claims 14.98 %

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 &amp; KIRKPATRICK, Agents, Toronto