NORTH BRITISH & MERCANT

INSURANCE COMPANY

ESTABLISHED 1809.

REVENUE 1896.

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

FOUNDED A.D. 1710

OFFICE

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.

. M. BLACKBURN, F. PETMAN, HIGINBOTHAM & LYON, Toronto Agents.
Telephone 488.

Agents Wanted in all Unrepresented Districts.

*************** FOUNDED A. D. 1822.



Assurance Comp'y of Ireland

HOME OFFICE, DUBLIN CANADA BRANCH, MONTREAL

> MATTHEW C. HINSHAW, Chief Agent

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Insurance Co.

Of England

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Capital and Assets Exceed \$20,000,000

Absolute Security

CANADA_BRANCH Head Office, TORONTO

G. THOMPSON, Manager,

W. GILES Inspectors.
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Mead Office for Canada:

Assurance Co. of Edinburgh

sted Funds Investments in Canada 14,150,000 Low rates. Absolute security.

Unconditional policies.

Claims settled immediately on proof of death and No delay.

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Liverpool and London and Globe INSURANCE COMPANY

Available Assets. 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.



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ESTABLISHED A.D. 1790

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

Total Funds,

\$20,000,000

FIRE RISKS accepted at current rates.

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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.

The Northern Life Assurance Company of Canada.

Head Office, London, Ont

Authorized Capital, \$1,000,000.
Subscribed Capital, \$68,350
Paid-up Capital, \$90,000
Hon. David Mills, Q.C., Min. of Justice, President.
E. Jones Parke, Q.C., 1st Vice-Pres.
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The latest methods and most profitable kinds of Life and Endowment Policies issued. Terms liberal—Rates w—Large Reserve to Policy-holders. Rates and full formation furnished on application. Reliable Agents anted in every county.

Yorth American Life-Assurance Co.

Head Office, TORONTO, ONT.

President-JOHN L. BLAIKIE.

Vice-Presidents-HON. G. W. ALLAN, SIR FRANK SMITH.

Progress, solidity and gain for policyholders, characterized the operations of this sterling home company for 1698, its most successful

home company 101 1030, 2-2

year.

The following figures illustrate the gains made over 1897, its previous most successful year:

Assets increased... \$ 364,651.39

now totalling \$ 3,137,828.61

Cash income " ... 87,580.32

now totalling 785,130.81

Cash income

Net surplus
Ins. in force

" ... 87,580.32
now totalling
... 45,917.33
now totalling
... 1,874,830.00
now totalling 474.099.08

20,595,708.00 A policy in the North American is a safe and remunerative investment, because the company's financial position is unexcelled.

WM. McCABE,

Managing Director.

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L. GOLDMAN, Secretary.

British Empire

Mutual Life Assurance Company

Founded 1847

-MONTREAL

New Assurances Issued and Paid for during 1898, after deducting Re-assurances...... \$ 2,998,50

Total Assurances in Force (less Re-assurances) over Total Insurance & Annuity Funds

43,000,000 13,600,000 15,000,000

Total Claims Paid..... Cost of managing the businese during 1898, being ratio of expenses plus commission to net premium income (NOT to total income from all

sources) only

16.94%

NEXT BONUS DIVISION, 31st DEC., 1899

For further information write to

THE MANAGER.

LIFE INSURANCE CO.

HEAD OFFICE, MONTREAL

CAPITAL SUBSCRIBED, PAID UP IN CASH, -

\$1,000,000 \$200,000

Full Deposit in Government Securities for the pro-tection of Policy-holders made with the Government of Canada.

Apply for Agencies to DAVID BURKE, A.I.A., F.S.S., General Manager.

For Agencies in Ontario apply to ALEXANDER CROMAR, Supt. Agencies, Room 13, Lawlor Bldg., 6 King Street West, Toronto.

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Insurance Company Of Brooklyn, N.Y.

JOHN MILNE, Managor. | WOOD & KIRKPATRICK, - Agents, Teresto