# NORTH BRITISH & MERCANTILE

INSURANCE COMPANY

ESTABLISHED 1809.

REVENUE 1896.

Resident Agents in Toronto: GOOCH & EVANS

THOMAS DAVIDSON, Managing Director. MONTREAL

ESTABLISHED A.D. 1720

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

Total Funds.

\$20,000,000

FIRE RISKS accepted at current rates.

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Toronto Agents:
S. Bruce Harman, 19 Wellington Street East,
Thomas Hunter, 116 King Street West.

FOUNDED A.D. 1710

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Hsad 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.

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HIGINBOTHAM & LYON, Toronto Agents.
Telephone 488.

Agents Wanted in all Unrepresented Districts.

### Insurance Co. HARTFORD, CONN.

Life and Accident PAID-UP CAPITAL,

Excess Security to Policy-holders... \$1,244,694.94

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Chief Agent for Province Ontario West of Hastings and Renfrew Counties. Lawlor Building, N. W. Cor. King and Yonge Sts., Toronto. Telephone 2:00.

Insurance Co.

Of England

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Capital and Assets Exceed \$20,000,000

Absolute Security

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CANADA BRANCH Head Office, TORONTO

J. G. THOMPSON, Manager,

A. W. GILES Inspectors.

Agents for Toronto-Love & Hamilton, 56 Yonge St

Established 1825.

Head Office for Canada:

Assurance Co. of Edinburgh

Low rates. Absolute security.

Unconditional policies.

Claims settled immediately on proof or death and No delay.

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W. M. RAMSAY, Manager.

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### Liverpool & London & Globe Insurance Co.

HEAD OFFICE, CANADA BRANCH, MONTREAL.

DIRECTORS.—Edmond J. Barbeau, Esq., Chairman; Wentworth J. Buchanan, Esq., Deputy Chairman; A. F. Gault, Esq., Sanuel Finley, Esq., E. . . Clouston, Esq. Risks accepted at Lowest Current Rates. Dwelling Houses and Farm Property Insured on Special Terms. JOS. B. REED, Toronto Agent, 20 Wellh; gton St. East. G. F. C. SMITH, Chief Agent for Dom., Montreal.



### Insurance Company.

### Assurance Co. NCTI Of .. London, Eng.

Canadian Branch, 1730 Notre Dame Street, Montreal.

Capital and Accumulated Funds, \$38,355,000; Annual Revenue from Fire and Life Premiums and from interest on Invested Funds, \$5,715,000; deposited with Dominion Government for Canadian Policyholders \$200,000.

G. E MOBERLY, Inspector.

E. P. PEARSON, Agent, Toronto

ROBT. W. TYRE, Manager for Canada.

### The Northern Life Assurance Company of Canada.

Head Office, London, Ont

Authorized Capital, \$1,000,000.
Subscribed Capital, 856,800
Paid-up Capital, 200,000

Hon. David Mills, Q.C., Min. of Justice, President.
E. Jones Parke, Q.C., 1st Vice-Pres.
Thomas Long, Esq., 2nd Vice-Pres.

The latest methods and most profitable kinds of Life and Endowment Policies issued. Terms liberal—Rates low—Large Reserve to Policy-holders. Rates and full information furnished on application. Reliable Agents

JOHN MILNE, Manager.

## FIRE AND LIFE ASSURANCE CO. Of London, Eng

.....\$10,000,000 Capital..... Funds in Hand Exceed .... \$22,000,000

Head Office for Canada:

GUARDIAN ASSURANCE BLDG., MONTREAL

E. P. HEATON, Manager.

G. A. ROBERTS, Sub-Manager. Toronto Office, cor. King and Toronto Sts. HENRY D. P. ARMSTRONG,

Genera Agent.

## GIGURES **SPEAK**

A comparison of the business of the

### North American Life

'Solid as the Continent," for the year 1897, against 1896, shows the following substantial increases

In Assets, over 10%, now totalling \$2,773.177.22 In Cash Income, 9%, now totalling \$699.550.49 In Insurance in force, over 8%, now totalling \$18,945,878.00

In Reserve Fund, over 12%, now totalling \$2,245,920.00

A POLICY IN IT PAYS

Illustrated Booklet, containing description of the Company's new Home Office, No. 112-118 King St. West, Toront, Ontario, and full information re specting its unexcelled financial position, furnished on application.

WM. McCABE, Managing Director.

L. GOLDMAN, Secretary.

# British Empire Mutual Lite Office w

The Fifty-first Annual Report has just been issued. During 1897 the premium income reached \$1,354,061, and the interest income \$495,086.

The total business in force was \$43,486,000 under 25,688 policies.

The cash bonus distributed last year amounted to \$135,709; and besides this handsome sum there was a bonus reduction of premiums.

The next division of profits in this strong mutual company will take place in 1900.

Head Office for Canada,

MONTREAL, QUE.

## ™ Royal-Victoria LIFE INSURANCE CO.

HEAD OFFICE, MONTREAL.

\$1,000,000

\$200,000

CAPITAL SUBSCRIBED, PAID UP IN CASH.

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.

# PHENIX

Insurance Company Of Brooklyn, N.Y.

WOOD & KIRKPATRICK, - Agents, Toronte