

## NORTH BRITISH & MERCANTILE INSURANCE COMPANY

ESTABLISHED 1809.

### REVENUE 1896.

Fire Income .....	\$7,665,360.94
Life and Annuity Income .....	4,858,794.72
<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 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 TORONTO, ONT.

**H. M. BLACKBURN,** : : : : Manager  
**H. F. PETMAN,** : : : : Inspector  
**HIGINBOTHAM & LYON,** Toronto Agents.  
Telephone 498.

Agents Wanted in all Unrepresented Districts.

## ATLAS

Assurance Company



FOUNDED

1808

Head Office for Canada,  
**MONTREAL**

**MATTHEW C. HINSHAW,**  
Branch Manager

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

## Lancashire

Insurance Co.  
Of England

Capital and Assets Exceed  
**\$20,000,000**

Absolute Security

CANADA BRANCH

Head Office, TORONTO

**J. G. THOMPSON, Manager,**

**A. W. GILES** } inspectors.  
**J. A. FRIGON** }

Agents for Toronto—Love & Hamilton, 56 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,** **W. M. RAMSAY,**  
Secretary. 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. 1720

## 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.

## The Northern Life Assurance Company of Canada.

Head Office, London, Ont

Authorized Capital, \$1,000,000.  
Subscribed Capital, 868,350  
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 wanted in every county.

**JOHN MILNE, Manager**

## Life!



Men in their graves are there to stay. You will have no opportunity to return from the dead to do any more for your family. Insurance must be attended to while in life.

By insuring in a good, sound company like the North American you are performing a double duty—increasing your commercial standing and protecting your family as well.

Information to help you choose a plan will be cheerfully furnished from Head Office or by 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 Company

Founded 1847 **MONTREAL**

**SECOND to NONE in Canada**  
for:

1. Strength of Reserves, as measured by Stringency of Valuation.
2. Low Cost of Working; the Ratio of Cost (Commissions and all management Expenses) to the Net Life Premium Income in 1898 was only 16.83%.
3. Bonus Yielding Power.

Next Valuation and Bonus Division, as at 31st December, 1899.

Bonuses Steadily Increasing. Valuations made increasingly Stringent. and Reserves further Strengthened ) At Each Successive Valuation

Openings at Halifax and Vancouver for reliable Agents showing a good record.

Applications to **A. McDOUGALD,**  
Manager for Canada.

**Agents Wanted** General, Special, District and Local Agents wanted in unrepresented territory in Quebec, Ontario, Nova Scotia, New Brunswick, Manitoba, British Columbia and the Territories, by The

## Royal-Victoria

Life Insurance Co. of Canada.

**CAPITAL - \$1,000,000**

Good contracts will be given to good agents. Applications to the General Manager will receive prompt attention and be considered confidential.

**DAVID BURKE, Gen'l Manager**  
**MONTREAL**

Applications for agencies in the Province of Ontario can be made to **MR. A. CROMAR,** Superintendent of Agencies, No. 6 King St. West, Toronto.

## PHENIX....

Insurance Company  
Of Brooklyn, N.Y.

**WOOD & KIRKPATRICK, Agents, Toronto**