

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 ...	6,567,979.00

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 468.
 Agents Wanted in all Unrepresented Districts.

FOUNDED A. D. 1822.



NATIONAL Assurance Comp'y of Ireland

HOME OFFICE, DUBLIN
 CANADA BRANCH, MONTREAL

MATTHEW C. HINSHAW,
 Chief Agent

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, Secretary.
W. M. RAMSAY, Manager.
D. M. MCGOUN, Assistant Manager.
CHAS. HUNTER, Chief Agent Ontario.

Liverpool and London and Globe INSURANCE COMPANY

Available Assets..... \$59,982,465
 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. 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

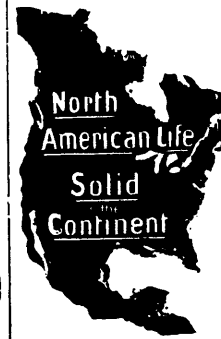
THE

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.

Quality vs. Size



"Bobs" is not as big as Kitchener, but he knows a thing or two about war and has climbed to a higher rung in the military ladder.

"The North American Life is not as large as some other companies, but it knows how to protect and earn profits for its policy-holders, and its financial strength is unexcelled."

13 1/2 Cents a Day will maintain a \$1,000 20-year Endowment Policy for a young man 21 years of age, in this company. Every young man should have one. Policies issued on all approved plans. Agents everywhere.

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 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-Forfeitable and Indisputable Policies.
 Immediate Settlement of Claims at Montreal.
 Invalid Lives on Equitable Conditions.
 Foreign Travel and Residence (except in unhealthy climates) 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 with option of continuance.
 Six per cent. Investment Policies.
 Leasehold and Sinking Fund Assurances.
 Dowry Assurances.

DIRECTORS:
THOMAS FVSHE, 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 1/2%
2. Increase in New Business issued	43 1/2%
3. Increase in Business in force	85 1/2%
Note Decrease in amount of Death Claims	200 %

ALL LIFE INSURANCE COMPANIES IN CANADA COMBINED

Made 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 & KIRKPATRICK, Agents, Toronto