

NORTH BRITISH & MERCANTILE INSURANCE COMPANY

ESTABLISHED 1809.

REVENUE 1896.

Fire Income	\$7,665,360.94
Life and Annuity Income	4,358,794.73
Total Revenue.....	\$12,024,155.68
Total Assets.....	\$73,500,336.00
Canadian Investments ...	6,567,079.00

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

SUN FOUNDED A.D. 1710

INSURANCE OFFICE FIRE

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-
RONTO, ONT.
H. M. BLACKBURN, Manager
H. F. PETMAN, Inspector
HIGINBOTHAM & LYON, Toronto Agents.
Telephone 488.
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.
I. A. FRIGON, } Agents for Toronto—
LOVE & HAMILTON,
27-29 Wellington St.

Standard Life Assurance Co. of Edinburgh

Established 1825.

Head Office for Canada:
MONTREAL

Invested Funds..... \$46,300,000
Investments in Canada 14,500,000
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

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 POLICY IN THE North American Life

- 1—Constrains the policy-holder to save a part of his income each year.
- 2—Puts his savings where they are subject to no risk.
- 3—Helps to lighten the burden of care in his business life.
- 4—Affords him something to lean on in time of financial trouble.
- 5—Furnishes ready cash in the event of his death, and so protects his estate from waste.
- 6—Furnishes him in his old age, or his family in case of his death, just what they want in the time of their greatest need.
- 7—Gives him more benefits at less expense and in greater variety than any other safe investment.



Why not have one?
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
Annual Income, over..... \$3,000,000

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.
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.,
A. McDOUGALD, Manager for Canada

Life Insurance Agencies

The Royal-Victoria Life Insurance Co. of Canada (Capital \$1,000,000)

has several GENERAL and DISTRICT agencies, but yet allotted, and is prepared to give LIBERAL CONTRACTS to energetic, intelligent, and reliable agents. To men who can make a success of a good agency, whether experienced or not—a splendid opportunity offered. Negotiations will be treated in strict confidence, if desired.

COMMUNICATE WITH
MR. H. C. THOMAS, Superintendent of Agencies, Toronto.
MR. W. T. STEWART, Superintendent of Agencies, Halifax.
MR. ADAM REID, Manager, Winnipeg.
MR. W. H. HAIGHT, Manager, Vancouver.
with
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