

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..... \$12,524,155.68
 Total Assets..... \$73,560,330.00
 Canadian Investments ... 6,567,079.00

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 TO-
 RONTO, ONT.

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

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**

PHOENIX

Fire Ins. Co. of Hartford, Conn.

R. H. BUTT, Agent,
 36 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. Agents for Toronto—
 J. A. FRIGON. } LOVE & HAMILTON,
 27-29 Wellington St. E.

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, Secretary. **W. M. RAMSAY,** Manager.
CHAS. HUNTER, Chief Agent Ontario.

Liverpool and London and Globe INSURANCE COMPANY

Available Assets..... \$59,982,465
 Investments in Canada .. 12,150,000

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

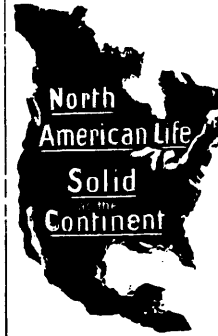
Northern Life Assurance Co. Of Canada

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.

Life!

"We must take the
 current when it
 serves, or lose
 our ventures."



If you intend insuring
 your life, DON'T PUT IT
 OFF.

Another season might
 be more CONVENIENT for
 you, but when it comes you
 may NOT be able to PASS
 a MEDICAL EXAMINATION
 and obtain a policy.

Insure now; it is your
 duty to your family; some
 other time may be too late.

The North American
 Life is an excellent and suc-
 cessful company. You can
 make no mistake by select-
 ing it.

L. Goldman, Secretary. **Wm. McCabe,** Managing Director.
North American Life
 Head Office—117 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 cli-
 mates) 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., 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 8.88 1/2 %
- 2. Increase in New Business issued..... 35.05 1/2 %
- 3. Increase in Business in force..... 9.66 1/2 %
- Note Increase in amount of Death Claims 14.98 1/2 %

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