

# 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 ...	6,567,079.00

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 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**

# 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. FRISON }** 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. MCGOON,** Assistant Manager.  
**CHAS. HUNTER,** Chief Agent Ontario.

# Liverpool and London and Globe INSURANCE COMPANY

Available Assets.....	\$89,982,465
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.

# An Unquestionable Duty



Whether he be rich or poor, to insure his life for the benefit and protection of those dependent upon him is the unquestionable duty of every man.

A good company to insure in is one that is financially safe, and whose profits compare favorably with those of the best companies. Such a company is the

# North American Life

Policies issued on the most approved up-to-date plans. Full particulars of different policies furnished on application to Head Office, or 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 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.
- 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. McDUGALD, 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%
2. Increase in New Business issued .....	42%
3. Increase in Business in force.....	85%
Note Decrease in amount of Death Claims .....	900

# ALL LIFE INSURANCE COMPANIES IN CANADA COMBINED

Made the following increases in business in 1898 over 1897:

1. Increase in Cash Premiums paid .....	8.83%
2. Increase in New Business issued.....	22.06%
3. Increase in Business in force.....	9.66%
Note Increase in amount of Death Claims .....	14.99%

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**