

Canada's Leading Company

ALSO LEADS ABROAD.

The Ohio Insurance Department has recently published a tabulated statement of the ratio of expense to mean insurance in force for the year 1899 of all the Life Companies doing business in that State.

The expense ratio of the CANADA LIFE is lower than that of any of the well known American companies and less than half that of some of them.

Its low expense ratio is another evidence of that successful management which has earned for the CANADA LIFE the title:

CANADA'S LEADING COMPANY

Total Funds in Hand over \$20,040,000

Head office
CANADA

MONTREAL
Montreal

CORPORATED BY
ROYAL CHARTER

The London Assurance

A.D. 1720

Upwards
of

180
Years Old

E. A. LILLY, Manager

SUN

INSURANCE
OFFICE

FOUNDED A.D. 1710.

HEAD OFFICE

Threadneedle Street. - - London, Eng.

Transacts Fire business only, and is the oldest purely fire office in the world. Surplus over capital and all liabilities exceeds **\$7,000,000.**

CANADIAN BRANCH:

15 Wellington Street East, - Toronto, Ont

H. M. BLACKBURN, Manager.

This Company commenced business in Canada by depositing **\$300,000** with the Dominion Government for security of Canadian Policy-holders.

CHARLES F. CLARK, President JARED CHITTENDEN, Treasurer

ESTABLISHED 1849

The Bradstreet Mercantile Agency

THE BRADSTREET CO., Proprietors

Executive Offices, 346 & 348 Broadway, NEW YORK

Branches in the principal cities of the United States and Canada, the European Continent, Australia and in London, Eng.
The Bradstreet Company is the oldest and financially the strongest organization of its kind. Working in the one interest and under one management, with larger ramifications and more capital engaged in its enterprise and more money spent in the obtaining and dissemination of information than any similar institution in the world.

QUEBEC OFFICE—Richelleu Building.
HALIFAX " Metropolitan Building, 191 Hollis St.
TORONTO " McKinnon Building, Melinda and Jordan Sts.
VICTORIA " Board of Trade Building.
WINNIPEG " 398 Main.
VANCOUVER " Inns of Court Building.

Montreal Office, - 1724 Notre Dame St.
JOHN A. FULTON Superintendent

THE CANADA ACCIDENT ASSURANCE COMPANY.

HEAD OFFICE MONTREAL

A Canadian Company for Canadian Business

ACCIDENT & PLATE GLASS

SURPLUS 50% OF PAID UP CAPITAL

Above all liabilities including Capital Stock.

T. H. HUDSON.

Manager.

R. WILSON SMITH.

President.

THE WATERLOO

MUTUAL FIRE INSURANCE COMPANY.

—ESTABLISHED IN 1863—

Head Office, - - - WATERLOO, ONT.

TOTAL ASSETS - - - 334,033.00

POLICIES IN FORCE, 25,197

Intending Insurers of all classes of insurable property have the option insuring at STOCK RATES or on the Mutual System.

GEORGE RANDALL,
President.

FRANK HAIGHT,
Secretary.

JOHN KILLER, Inspector. **JOHN SHUH,** Vice-President

THE MUTUAL LIFE OF CANADA

Formerly
THE ONTARIO
MUTUAL LIFE

Reserves on
the Actuaries
4 per cent.

\$28,000,000
IN FORCE

Every Safe and
Desirable Kind
of Policy is used

A Company

ASSETS
\$5,000,000

Of Policyholders
By Policyholders
For Policyholders

A POLICY
IN IT
PAYS

PHOENIX INSURANCE COMPANY

Of Hartford, Conn.

ESTABLISHED IN 1854

Deposited with Canadian Government, over \$200,000.

HEAD OFFICE: 10 Place d'Armes Square - MONTREAL.

W. J. TATLEY, - **Manager for Canada**