

## Debentures for Sale

ISSUED BY

The Insurance Agency Corporation of Ontario, Ltd.

Secured by the Cash Values of Life and Endowment Policies.

Debentures are issued for \$100 or for any larger amount in even hundreds or thousands,—to run for periods of either two, three, four or five years to suit the purchaser—and to bear interest at the rate of four and one-half per cent. per annum payable half-yearly at the Canadian Bank of Commerce.

Write or call for circular.

Head Office: Mail Bldg. (King St. entrance), Toronto.  
We Barclay McMurrich, Q.C., President. W. E. H. Massey, Vice-President.  
Geo. H. Roberts, Managing Director.

## The Sickness Policies of THE Ocean Accident & Guarantee Corporation, Limited

CAPITAL . . . \$5,000,000

Cover disablement caused by any Sickness or Accident  
The most liberal and attractive Policy issued by any Company.

HEAD OFFICE FOR CANADA: Temple Building, MONTREAL

ROLLAND, LYMAN & BURNETT, General Managers

A. DUNCAN REID, Superintendent

## INCREASES IN LIFE INSURANCE IN CANADA.

### The Royal-Victoria Life Ins. Co. OF CANADA

Made the following increases in business in 1899 over 1898.

1. Increase in Cash Premiums paid . . . 144 per cent.
2. Increase in New Business Issued . . . 42 per cent.
3. Increase in business in force . . . 84 per cent.

Note Decrease in amount of Death Claims 200 per cent.

ALL LIFE INSURANCE COMPANIES  
In Canada Combined

Made the following increases in business in 1898 over 1897.

1. Increase in Cash Premiums Paid . . . 7 per cent.
2. Increase in New Business Issued . . . 13 per cent.
3. Increase in business in force . . . 7 per cent.

Note Decrease in amount of Death Claims 51 per cent.

(The figures for 1899 are not yet published)

Agents desiring to represent THE ROYAL-VICTORIA LIFE INSURANCE CO., or parties wishing information regarding Life Insurance, will please communicate with

DAVID BURKE, General Manager,  
Head Office, Montreal

## NORTHERN

Assurance Company of London.

ESTABLISHED 1836.

|                         |              |
|-------------------------|--------------|
| Capital and Funds, 1895 | \$38,365,000 |
| Revenue                 | 5,714,000    |
| Dominion Deposit        | 300,000      |

CANADIAN BRANCH OFFICE:

1730 Notre Dame Street, - Montreal.

ROBERT W. TYRE, Manager.

G. E. MOBERLY, Inspector.

### The Dominion Life Ass'ce Co., Head Office, WATERLOO, Ont.

The Dominion Life has had a good year in 1898. It has gained

|                                  |                   |
|----------------------------------|-------------------|
| In Amount Assured,               | - 11.73 per cent. |
| In Cash Premium Income,          | - 12.34 per cent. |
| In Interest Receipts,            | - 28.05 per cent. |
| In Assets,                       | - 17.61 per cent. |
| In Surplus over all Liabilities, | 42.74 per cent.   |

It is safe, sound, economically managed, equitable in all its plans. Its interest receipts have more than paid its death losses since the beginning of the Company anywhere has had a lower death rate, or does better for its Policyholders than the Dominion Life. Separate branches for Abstinents and Women.

JAMES INNES, President. GHR. KUMPF, Vice-President.  
THOS. HILLIARD, Managing Director.  
or territory apply to J. F. MARTIN, Inspector of Agencies.

Founded 1797

## NORWICH UNION Fire Insurance Society

—OF—

NORWICH, England

Head Office for Maritime Provinces, Ontario, Manitoba, North-West and British Columbia, TORONTO.

JOHN B. LAIDLAW, Manager.

ESTABLISHED 1809.

|                    |                      |
|--------------------|----------------------|
| Total Funds Exceed | Canadian Investments |
| \$72,560,330.00    | \$6,567,079.00       |

## Fire & Life

### North British and Mercantile Insurance Co.

(HENRI BARBEAU, Esq.  
Directors, W. W. OGILVIE, Esq.  
(ARCH'D. MACNIDER, Esq.)

Head Office for the Dominion: 78 St. Francois Xavier Street  
MONTREAL.

Agents in all Cities and Principal Towns in Canada.  
THOMAS DAVIDSON, Managing Director.

THE LARGEST FIRE INSURANCE COMPANY  
IN THE WORLD.

## Liverpool and

## London and Globe

Assets, \$49,782,100.

LOSSES ADJUSTED PROMPTLY AND LIBERALLY  
RATES MODERATE.

## Insurance Co.

J. BARBEAU,  
Chairman

WM. M. JARVIS, St. John, N.B., General Agent for Maritime Provinces.

G. F. C. SMITH,  
Chief Agent & Resident Secretary