

# NORTH BRITISH & MERCANTILE INSURANCE COMPANY

ESTABLISHED 1809.

REVENUE 1896.

Fire Income .....	\$7,665,360.94
Life and Annuity Income .....	4,858,794.72
<b>Total Revenue.....</b>	<b>\$12,524,155.66</b>
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  
 uly 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. FETMAN, . . . . . 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

# Lancashire Insurance Co.

Of England

Capital and Assets Exceed  
**\$20,000,000**

Absolute Security

CANADA BRANCH

Head Office, - TORONTO.

J. G. THOMPSON, Manager,

A. W. GILES } Inspectors.  
 J. A. FRIGON }  
 Agents for Toronto—Love & Hamilton, 59 Yonge st



# 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.....	\$59,952,465
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

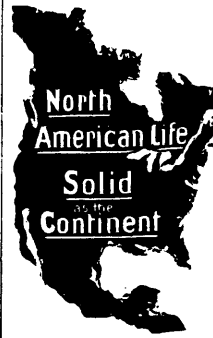
THE

# Northern Life Assurance Co. Of Canada

WANT 6 GENERAL AGENTS

to take charge of first-class  
 produciv 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 supervis-  
 ing local agents. liberal contracts will be made. Apply  
 o HEAD OFFICE, London, Ont.

# Life!



"The best of friends  
 must part." True as  
 is this saying, if you,  
 as the head of the fam-  
 ily, do what you can  
 for their present wel-  
 fare and make SURE  
 provision for their FU-  
 TURE by insuring in  
 a solid company, such  
 as the North Ameri-  
 can Life, the sting of  
 parting, when death  
 removes you from  
 them, will be greatly  
 lessened. Why not  
 seek insuranceat once?  
 Pamphlets respecting  
 plans and copy of Com-  
 pany's last Annual Report  
 furnished on application to  
 the Head Office, or any of  
 the Company's agents.

L. Goldman, Secretary.  
 Wm. McCabe, Managing Director.  
**North American Life**  
 Head Office—119 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 cl-  
 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 .....	149 7/8
2. Increase in New Business issued .....	49 1/2
3. Increase in Business in force.....	85 1/2
Note Decrease in amount of Death Claims .....	200 1/2

**ALL LIFE INSURANCE COMPANIES IN CANADA COMBINED**  
 Made the following increases in business  
 in 1898 over 1897:

1. Increase in Cash Premiums paid .....	7 7/8
2. Increase in New Business issued.....	12 1/2
3. Increase in Business in force.....	7 1/2
Note Decrease in amount of Death Claims .....	54 1/2

(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, A.I.A., F.S.S., Gen'l Manager,  
 Head Office, Montreal  
 For agencies in Ontario, apply to ALEXANDER  
 CROMAR, Supt. of Agencies, 6 King St. West, Toronto.

# PHENIX Insurance Company Of Brooklyn, N.Y.

WOOD & KIRKPATRICK, Agents, Toront