

**ECONOMICAL**

Fire Ins. Co. of Berlin, Ont.

Cash and Mutual Systems.

Total Net Assets.....\$ 300,089 52  
 Amount of Risk.....15,307,774 12  
 Government Deposit.....36,300 00

JOHN FENNELL, President.  
 GEO. LANG, Vice-President. HUGO KRANZ, Manager

**The Canada Accident Assurance Co.**

Head Office, MONTREAL.

A Canadian Company for Canadian Business.  
ACCIDENT and PLATE GLASS.Surplus 50% of Paid-up Capital above all liabilities  
—Including Capital Stock.

T. H. HUDSON, R. WILSON SMITH,  
 Manager. President  
 Toronto Agts.—Medland & Jones, Mall Bldg.

**The Dominion of Canada Guarantee & Accident Ins. Co., Toronto, Ont.**

**BONDS** for the fidelity of employees.  
**COMPENSATION** for accidental injuries.  
**INSURANCE** against sickness.

GEO. GOODERHAM, J. E. ROBERTS,  
 President. Gen Manager

**Manchester Fire Assurance Co.**

ESTABLISHED 1834.

Assets over . . . \$13,000,000

Head Office—MANCHESTER, ENG.

WILLIAM LEWIS, Manager and Secretary.  
 T. D. RICHARDSON, Asst Manager

Canadian Branch Head Office—TORONTO.

JAS. BOONER, Manager.

City Agents—GEO. JAFFRAY,  
 J. M. BRIGGS,  
 JOSEPH LAWSON.

**The Dominion Life Assurance Co.**

Head Office, WATERLOO, ONT.

**Progress in 1900**

The 20th Century finds this Company in a splendid position. Security, solidity, progress and equity are our watchwords. We have increased our Subscribed Capital from \$257,600 to \$400,000.

We have increased our Paid-up Capital from \$64,000 to \$100,000.

We have placed all our old business on a 4 per cent. Reserve Standard—higher than Government requirements.

We have increased our Surplus over all liabilities from \$21,210 to \$35,852.

We have increased our Assets from \$416,897 to \$539,266. All forms of regular sound life and endowment assurance are issued.

See an of our Agents or write Head Office for particulars.

THE

**Queen City Fire Ins. Co.**

ESTABLISHED 1871.

THE

**Hand-in-Hand Ins. Co.**

FOUNDED 1873.

Fire and Plate Glass

THE

**Millers' & Man'rs' Ins. Co.**

ESTABLISHED 1885.

**The Fire Ins. Exchange Corp'n**

INCORPORATED 1886.

Special rates on all risks that come up to our standard.

Head Offices—Queen City Chambers, Toronto  
**SCOTT & WALMSLEY,**  
 Underwriters



**Alliance Assurance Company**  
 OF LONDON, ENG.  
 CAPITAL, \$25,000,000.  
 CANADIAN HEAD OFFICE, - - MONTREAL  
 P. M. WICKHAM, Manager.  
 GEO. McMURRIE & SON, Act., Toronto.  
 FREDERICK T. BRYERS, Inspector.

**Confederation Life Association**

HEAD OFFICE, - - - TORONTO

The Unconditional Accumulative Policy issued by this Association is absolutely free from conditions from date of issue.

**PAMPHLETS**

The Association publishes an interesting set of pamphlets, giving full particulars regarding its different plans of insurance, and will be pleased to send them on application to the Head Office, Toronto, or to any of the Association's Agents.

HON. SIR W. P. HOWLAND, K.C.M.G., C.B.,  
 President.

W. C. MACDONALD, J. K. MACDONALD,  
 Actuary. Man. Director.

LIFE AGENTS.

AGENTS.

LIVE AGENTS.

**Star Life**

Accumulated Funds nearly  
 £5,000,000.

**Assurance**Annual Income  
 of £1,000,000

The old Star Life has the new plans  
 "Protected," "Special Endowments" &c.

**Society**

1843—ESTABLISHED—1843

THE ....

[Incorporated 1875]

**Mercantile Fire**

INSURANCE COMPANY

All Policies Guaranteed by the LONDON AND  
 LANCASHIRE FIRE INSURANCE COMPANY OF  
 LIVERPOOL.

**ANGLO-AMERICAN FIRE INSURANCE CO.**

HAD OFFICE:

McKinnon Bldg., Toronto

AUTHORIZED CAPITAL, \$1,000,000

Full Government Deposit. Insurance accepted at equitable rates.

A. DEAN, Manager.

City Agent—H. G. CHARLESWORTH.  
 Telephone 2490.

Applications for Agencies Solicited.

**More than a Billion Of Dollars**

On December the 31st, 1899

**The Mutual Life Insurance Co. of New York**

RICHARD A. McCURDY, President

Had \$1,052,665,211 of Insurance  
 in Force.

It has paid Policyholders since 1843,  
 \$514,117,946

And now holds in trust for them  
 \$301,844,537

Careful Investments, Liberality to the Insured, Prompt Payment of Claims, The most Liberal Form of Policy, Loans to the Insured

**Have Brought These Great Results.**

Reserve Liability, Dec. 31, 1899,  
 \$248,884,000

Contingent Guarantee Fund,  
 \$47,952,548

For full particulars regarding any form of policy apply to

**THOMAS MERRITT, Mgr.**  
 31-33 Canadian Bank of Commerce Building, Toronto, Ont.

**WATERLOO MUTUAL FIRE INS. CO.**

ESTABLISHED IN 1863.

HEAD OFFICE, - - WATERLOO, ONT.

Total Assets 31st Dec., 1899 .....\$349,734 71

Policies in Force in Western Ontario over ..... 18 000 00

GEORGE RANDALL, JOHN SHUH,  
 President. Vice-President

FRANK HAIGHT, JOHN KILLER  
 Manager. Inspector

62nd YEAR

**THE "GORE"**

FIRE INSURANCE CO.

Head Office, GALT, ONT.

Total Losses Paid.....\$1,932,419 89

Total Assets ..... 407,323 07

Cash and Cash Assets ... 230,300 27

Both Cash and Mutual Plans

PRESIDENT, HON. JAMES YOUNG  
 VICE-PRESIDENT, - A. WARNOCK, Esq.

Manager, R. S. STRONG, Galt.

**OF INTEREST**

Every man investing in a Life Policy and every Life Insurance Agent should read the statement of  
**Interest Earnings of Life Insurance Companies**

published by INSURANCE AND FINANCE CHRONICLE of Montreal, of date December 21st, 1900. Reference to that statement will satisfy both buyer and seller that it pays best to do life insurance business with and for

**The Great-West Life Assurance Co.**

According to that statement the average rate of interest earned in 1899 was

By Canadian Companies, 4.52 per cent.

By British Companies, 3.92 per cent.

By American Companies, 4.69 per cent.

While **The Great-West Life** earned 6.50 per cent. A few openings in good districts for good agents. Address Head Office, Winnipeg, or Branch Office in Toronto, Montreal, St. John, N.B., Vancouver, B.C. or Victoria, B.C.