

## Insurance.

**QUEEN CITY CHAMBERS**

82 CHURCH ST., TORONTO.

Fire, Life, Marine, Accident and  
Plate Glass Insurance.**MILLERS' & MANUFACTURERS' INS. CO.**  
FIRE ONLY.**ONTARIO MUTUAL LIFE ASS'CE CO.**  
LIFE AND ENDOWMENT.**FIRE INSURANCE EXCHANGE.**  
FIRE ONLY.**THE TRAVELERS' INSURANCE CO.**  
LIFE AND ACCIDENT.**HAND-IN-HAND INSURANCE CO.**  
FIRE AND PLATE GLASS.**BRITISH & FOREIGN MARINE INS. CO.**  
OCEAN AND INLAND.**QUEEN CITY FIRE INS. CO.****SCOTT & WALMSLEY,**  
UNDERWRITERS.**UNION MUTUAL LIFE INS. CO'Y,**  
PORTLAND, MAINE.

Incorporated - - - - 1848.  
JOHN E. DEWITT, ..... PRESIDENT.  
The attractive features and popular plans of this well-known Company present many inducements to intending insurers peculiar to itself. Its Policies are the most liberal now offered to the public; after three years they are non-forfeitable, incontestable and free from all limitation as to Residence, Travel, Suicide or Occupation, Military and Naval Service excepted. Its plans are varied and adapted to all circumstances. There is nothing in Life Insurance which it does not furnish cheaply, profitably and intelligibly. Send to the Company's Home Office, Portland, Maine, or any of its agents for publications describing its Main Law Convertible Policy, Class A, or its 7 per cent. Guaranteed Bond Policy, Class A, and other forms of Bond Policies; also for pamphlet explanatory of the Maine Non-forfeiture Law, and for list of claims paid thereunder. Total payments to Policyholders and their Beneficiaries, more than \$23,000,000.00. Good Territory still open for active and experienced agents.

## Insurance.

**Fire Insurance !****EASTERN ASSURANCE COMPANY  
OF CANADA.**

Head Office, - - - - Halifax, N. S.

CAPITAL, - - - - \$1,000,000.

Branch Offices at - - - -

TORONTO, ONT. General Agent.  
J. H. Ewart, - - - -  
MONTREAL, P. Q. General Agent.  
C. R. G. Johnson, - - - -  
WIMNIPEG, MAN. General Agent.  
A. Holloway, - - - -  
ST. JOHN, N. B. General Agent.  
J. M. Robinson, - - - -  
CHARLOTTETOWN, P. E. I. General Agent.  
F. W. Hyndman, - - - -  
JOHN DOULL, Esq.  
President Bank of Nova Scotia.

CHARLES D. COBY, Managing Director.  
D. C. EDWARDS, Secretary.

The Oldest Canadian Fire Insurance Comp'y.

**QUEBEC  
FIRE ASSURANCE CO'Y**  
ESTABLISHED 1818.

Government Deposit, - - - - \$75,000

Agents—St. John, N.B., THOMAS A. TEMPLE.  
Toronto, Ontario General Agency,  
GEO. J. PYKE, General Agent  
Winnipeg, A. HOLLOWAY,  
Gen. Agt. Man. & N. W. T.

HEAD OFFICE, - - - - TORONTO.

Issues all kinds of  
ACCIDENT POLICIES,  
INCLUDING  
INDEMNITY  
— for —  
— of —  
LIMBS, EYES,  
etc.  
AGENTS WANTED.  
Hon. GEO. W. ROSS, President.  
H. SUTHERLAND, Manager.

## Insurance.

**THE MUTUAL  
LIFE  
Insurance - Company,  
OF NEW YORK.**

RICHARD A. McOURDY, - - - - President.  
Assets, - - - - \$126,082,153.56.

The Largest and best Life Insurance Company in the world.

The New Business of the Mutual Life Insurance Company in 1898 exceeded \$103,000,000.  
Its business shows the Greatest Comparative Gain made by any Company during the past year including:

A gain in assets of .....	\$ 7,375,301 66
A gain in income of .....	3,086,010 06
A gain in new premiums of .....	2,333,406 00
A gain in surplus of .....	1,645,623 11
A gain in new business of .....	33,756,792 85
A gain of risks in force .....	54,496,251 85

**THE MUTUAL LIFE INSURANCE CO.**  
Has Paid to Policy-holders since  
Organization \$272,481,839.82.

The wonderful growth of the Company is due in a large degree to the freedom from restriction and irksome conditions in the contract, and to the opportunities for investment which are offered in addition to indemnity in case of death.

The Mutual Life was the first to practically undertake the simplification of the insurance contract, and strip it of a verbiage in the masses of which could be found innumerable refuges against claims of policy-holders who had, however unwittingly, departed from the strict letter of the agreement. That this appealed powerfully to the popular taste is evident from the fact that in 1898 the Company wrote over \$103,000,000 of new insurance.

The Distribution Policy of the Mutual Life Insurance Company is the most liberal contract offered by any company and produces the best results for the Policy-holders.

**T. & H. K. MERRITT,**  
General Managers Western Ontario,  
TORONTO.

**THE WATERLOO MUTUAL FIRE INS. CO.,**

ESTABLISHED IN 1863.

HEAD OFFICE, - - - - WATERLOO, ONT.

Total Assets Jan., 1st, 1890, \$264,549.00.

CHARLES HENDRY, | GEORGE RANDALL,  
President | Vice-President.

C. M. TAYLOR, | JOHN KILLER,  
Secretary | Inspector.

**THE DOMINION LIFE ASSURANCE CO.**

HEAD OFFICE, - - - - WATERLOO, ONT.

Authorized Capital, - \$1,000,000. | Dom. Govt. Deposit, - \$50,000.  
Subscribed Capital, 250,000. | Paid-up Capital - 62,500.

JAMES TROW, M.P., President. P. H. SIMS, Esq., Vice-President.

THOS. HILLIARD, Managing Director.

Our Policy is a straight promise to pay—like a bank draft, almost unconditional. No restriction on travel or occupation. Is nonforfeitable after two or three years—even for failure to pay renewals. Remains in full force till the value is exhausted. It provides a legacy certain, instead of a law suit possible. There are Three classes—Abstainers, General and Women—giving each in profits the true benefit of its own longevity. RATES compare favorably with any in the world. Choice of all sound plans of assurance offered, no other. Agents Wanted. Apply now.

THOS. HILLIARD, Managing Director.

**COMMERCIAL UNION  
ASSURANCE CO., (LTD.)**

Of London, - - - - England.

**FIRE, LIFE MARINE.**  
Total Invested Funds ..... \$12,500,000

CANADIAN BRANCH:

HEAD OFFICE, 1731 NOTRE DAME STREET, - MONTREAL.  
TORONTO OFFICE, - 32 TORONTO STREET.

R. WICKENS, Gen. Agent, for Toronto &amp; Co. of York

**INSURANCE & TROUT & TODD, JOB  
COMMERCIAL PRINTERS,**  
TORONTO.

Every description of Insurance Policies, Applications and Office Requisites furnished in first-class style. We have for years satisfactorily supplied the leading Canadian underwriters. Send or estimates.

64 &amp; 66 CHURCH STREET, TORONTO.

**THE TEMPERANCE & GENERAL  
Life Assurance Company.**

HEAD OFFICE, - - - - Manning Arcade, TORONTO.

Hon. GEO. W. ROSS, Minister of Education, - - - - PRESIDENT.  
Hon. S. H. BLAKE, Q.C., | ROBT. MCLEAN, Esq., | VICE-PRESIDENTS

Policies issued on all the best approved plans, both Level and Natural Premium. Total abstainers kept in a separate class, thereby getting the advantage of their superior longevity.

H. SUTHERLAND,  
AGENTS WANTED. Manager.

**LONDON & LANCASHIRE LIFE.**

HEAD OFFICE FOR CANADA:

Cor. St. James St. &amp; Place d'Armes Square, Montreal.

LOW RATES OF PREMIUM. ABSOLUTE SECURITY.  
POLICIES FREE FROM CONDITIONS. LARGE PROFITS.  
Claims Paid Promptly, & None Contested since Organization.

OLD, PROGRESSIVE, RELIABLE. THE ONLY COMPANY ISSUING  
LIFE RATE ENDOWMENT POLICIES.

Canadian Investments exceed \$1,000,000. Of which \$817,324 is  
Deposited with the Canadian Government for the sole  
Benefit of Canadian Policyholders.

TORONTO AGENTS: - - - -

S. BRUCE HARMAN, | W. H. WHITE,  
Cor. WELLINGTON & SCOTT STS. | 18 Toronto Street.

Manager for Canada, - - - - B. HAL. BROWN.