

NORTH BRITISH & MERCANTILE INSURANCE COMPANY.

ESTABLISHED 1809.

Fire Premiums 1902	\$11,878,080
Income Life Branch	6,312,595
Total Revenue	\$18,190,675
Total Assets over	\$85,000,000
Canadian Investments	7,865,000

Greatly in excess of other fire companies in Canada.

Resident Agents in Toronto:

GOOCH & EVANS

RANDALL DAVIDSON, Manager
MONTREAL

SUN FOUNDED A.D. 1710 INSURANCE FIRE OFFICE

Head Office, Threadneedle St., London, Eng.

Transacts Fire Business only, and is the oldest
purely Fire Office in the world. Surplus over Capital
and all Liabilities exceed \$7,000,000.Canadian Branch—15 Wellington Street East,
TORONTO, ONT.H. M. BLACKBURN, : : : Manager
F. E. MAULSON, : : : InspectorHIGINBOTHAM & LYON, Toronto Agents.
Telephone 488.Agents Wanted in all Unrepresented
Districts.

THE

[Incorporated 1875]

Mercantile Fire INSURANCE COMPANY

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

The Continental Life Insurance Co.

Subscribed Capital, \$1,000,000.00.

Head Office, Toronto.

HON. JOHN DRYDEN, — — — President.
CHARLES H. FULLER, Secretary and Actuary.Several vacancies for good live General
Agents and Provincial Managers.

Liberal Contracts to first-class men.

Apply,—GEO. B. WOODS,—Managing-Director.

THE

Ontario Accident and Lloyds Plate Glass

INSURANCE COMPANIES

Issue Specially Attractive Policies covering Accident.
Accident and Sickness Combined, Employers',
Elevator, General and Public Liability
Plate Glass.

EASTMURE & LIGHTBOURN, Gen'l Agents

61 to 65 Adelaide Street East, TORONTO.

PELICAN and BRITISH EMPIRE LIFE OFFICE

The Oldest Proprietary Office in the World
transacting Life Assurance business only.
Founded in 1797.

Financial Strength Unsurpassed.

CAPITAL, - - - \$ 5,000,000.
ASSETS, - - - \$25,000,000.

Large Bonuses. Moderate Rates of Premium.

Head Office for Canada, MONTREAL.

A. McDOUGALD, Manager.

Standard Life

Established 1825.

Head Office for Canada,
MONTREAL.Assurance Co.
of Edinburgh.Invested Funds.....\$51,794,362
Investments, Canadian Branch.... 15,500,000Assurances effected on first-class
lives "Without Medical
Examination." Apply for full particularsCHAS. HUNTER, - - Chief Agent Ontario.
D. M. McGOUN, - - - - - MANAGER

Liverpool and London and Globe INSURANCE COMPANY

Capital and Assets exceed..... \$ 66,000,000
Canadian Investments exceed .. 8,750,000
Claims Paid exceed..... 213,000,000

Canadian Branch, Head Office, Montreal.

J. GARDNER THOMPSON, Resident Manager.
WILLIAM JACKSON, - - Deputy Manager.
JOS. B. REED & SONS, General Agents,
51 Yonge Street, Toronto

ESTABLISHED A.D. 1720.

THE LONDON ASSURANCE.

Head Office, Canada Branch, Montreal.

Total Funds, - - - \$20,000,000

FIRE RISKS accepted at current rates
Toronto Agents

S. Bruce Harman, 19 Wellington Street East.

Insurance Company Founded 1792. Incorporated of North America, 1794. PHILADELPHIA.

Capital \$ 3,000,000
Assets, January, 1904..... 11,290,773
Surplus and Contingent Fund over
all liability of Capital and Re-insurance 2,452,410
Losses Paid since Organization, \$115,662,995

Equal to 190 Tons of Pure Gold.

ROBERT HAMPSON & SON, Montreal.
GENERAL AGENTS FOR CANADA.

1904 Another Successful Year for THE NORTHERN LIFE ASSURANCE CO.

Insurance written..	\$1,231,580	15 %
Insurance in force...	4,144,881	15 1/2 %
Premium income...	130,468 85	10 1/2 %
Interest income....	21,460 69	60 %
Total Assets.....	486,949 15	19 1/2 %
Government Reserves	311,326 00	29 %
Management Expenses	49,245 43	only 1 1/2 %

The Policies issued by the Northern Life are so liberal
that agents find no difficulty in writing up applicants.
Liberal Contracts to good Agents. Write for Booklet
describing different kind of Policies.

Head Office: LONDON, ONT.

JOHN MILNE, Managing Director.

THE RECORD OF THE NORTH AMERICAN LIFE for 1904

shows that large gains have been made
in the amount of policies issued, insur-
ance in force, income, payments to
policyholders, etc.

Policies Issued	\$6,484,425
An increase over 1903 of	\$645,535
Insurance in force ...	\$35,629,988
An increase of	\$3,004,895
Income	\$1,504,063
An increase over 1903 of	\$122,700
Payments to Policyholders	\$561,136
An increase over 1903 of	\$137,918

The financial position of the Company
is unexcelled. A good Company, both
for the policyholder and agent. Appli-
cations invited for agencies in unrepre-
sented districts.

Home Office, - TORONTO, Ont.

The Royal Victoria LIFE INSURANCE COMPANY

is prepared to **make**
contracts that will be
specially remuner-
ative, with **several**
good men for 1905.
Communicate with**DAVID BURKE,**
General Manager.Head Office, Montreal.
January 1st, 1904.

PROTECTION

is what every business man is looking for. We
are thoroughly in accord with these views, and
to this end have deposited with the Dominion
Government **\$1,015,180 in Gilt Edge**
Canadian Securities for the exclusive pro-
tection of Canadian policyholders.**The UNION MUTUAL LIFE INS. CO.**
of Portland, Maine, protects its Canadian
policyholders not only by having more than the
reserve called for by the Dominion Government,
but also through the operation of the Maine
Non-Forfeiture Law only applicable to UNION
MUTUAL policies.

UNION MUTUAL Life Insurance Co. of Portland, Maine.

FRED E. RICHARDS,
President.ARTHUR L. BATES,
Vice-President.HENRI E. MORIN, Chief Agent for Canada,
151 St. James St., Montreal, Canada.For Agencies in the Western Division, Province
of Quebec and Eastern Ontario, apply to
WALTER I. JOSEPH, Manager,
151 St. James Street, - Montreal.For Agencies in Western Ontario, apply to
W. J. PECK, - - - - - Manager
17 Toronto Street, - TORONTO.

PHENIX....

Insurance Company
Of Brooklyn, N. Y.**WOOD & KIRKPATRICK, Agents,**
TORONTO