

**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:

**EVANS & GOOCH**  
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, : : : Inspector

HIGINBOTHAM & 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 li<sup>g</sup> 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.

LEASTMURE & LIGHTBOURN, Gen'l Agents  
61 to 65 Adelaide Street East, TORONTO.

**ACCIDENTS AND DISEASE.**

The  
**PELICAN and BRITISH**  
**EMPIRE LIFE OFFICE**

Invites applications from gentlemen of proved ability and wide experience for the position of PROVINCIAL INSPECTOR and SPECIAL AGENT for NOVA SCOTIA and NEW BRUNSWICK, also for INSPECTOR AT HEAD OFFICE, MONTREAL.

Remuneration by salary and commission.  
Applications confidential. Write to  
**A. McDOUGALD, Manager, Montreal.**

**Standard Life**

Established 1825.

Head Office for Canada, Assurance Co. of Edinburgh.  
MONTREAL.

Invested Funds.....\$51,794,362  
Investments, Canadian Branch.... 15,500,000

Assurances effected on first-class lives "Without Medical Examination." Apply for full particulars

CHAS. HUNTER, - - Chief Agent Ontario.  
D. M. McGOON, - - - - - MANAGER

**Liverpool and London and Globe**  
INSURANCE COMPANY

Capital and Assets exceed..... \$ 66,000,000  
Canadian Investments exceed .. 3,750,000  
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 00  
Assets, January, 1905 ..... 12,008,542 36  
Surplus and Contingent Fund over all liability of Capital and Re-insurance, \$2,729,166 37

Losses Paid since Organization, over .....\$120,000,000 00  
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	Gain over last year 15%
Insurance in force..	4,144,881	15½%
Premium income...	130,468 85	10½%
Interest income....	21,460 69	60%
Total Assets.....	486,949 15	19½%
Government Reserves	311,326 00	29%
Management Expenses	49,245 43	only 1½%

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, insurance 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. Applications invited for agencies in unrepresented districts.

Home Office, - TORONTO, Ont.

**The Royal-Victoria**  
LIFE INSURANCE COMPANY

December 31st, 1904.

Capital and Accumulated Assets ..\$1,244,436 76  
Deposited with the Dominion Government for the special protection of policy-holders, par value..... 250,553 33  
(Above securities deposited have a market value of over ..... 268,000 00)

Steady Progress of the Company.  
CASH INCOME.

1898 .....	\$ 29,673 78
1900 .....	95,420 47
1902 .....	137,361 31
1904 .....	150,424 52

ACCUMULATED ASSETS.

1898 .....	\$ 203,199 26
1900 .....	272,865 51
1902 .....	356,218 42
1904 .....	444,436 76

INSURANCE IN FORCE.

1898 .....	\$ 921,000 00
1900 .....	2,116,880 00
1902 .....	3,557,859 00
1904 .....	4,204,683 00

DAVID BURKE, A. I. A., F. S. S.,  
Head Office, Montreal. | Gen'l Manager.

**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 protection 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, ARTHUR L. BATES,  
President, 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