## NORTH BRITISH & MERCANTILE INSURANCE COMPANY

ESTABLISHED 1809.

REVENUE 1896.

Resident Agents in Toronto: GOOCH & EVANS THOMAS DAVIDSON, Managing Director. MONTREAL

FOUNDED A.D. 1710

### INSURANCE **OFFICE**

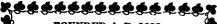
Haad Office. Threadneedle Transacts Fire Business only, and is the oldest purely Fire Office in the world. Surplus over Capital and all Liabilities exceed \$7.000,000.

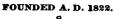
Canadian Branch—15 Wellington Street East, TO RONTO, ONT

H. M. BLACKBURN, H. F. PETMAN,

. . . Manager . . . Inspector

HIGINBOTHAM & LYON, Toronto Agents.
Telephone 488. Agents Wanted in all Unrepresented Districts.







Assurance Comp'y of Ireland

HOME OFFICE, DUBLIN CANADA BRANCH, MONTREAL

MATTHEW C. HINSHAW,

Chief Agent

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Insurance Co.

Of England

Capital and Assets Exceed \$20,000,000

**Absolute Security** 

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**CANADA BRANCH** 

Head Office, TORONTO

J. G. THOMPSON, Manager,

. W. GILES } nspectors.
A. FRIGON } nspectors.
ronto—Love & Hamilton, 56 Yonge st

Head Office for Canada:

Assurance Co. of Edinburgh

Invested Funds Investments in Canada .... .... 14,150,000

Low rates. Absolute security.

Unconditional policies.

Claims settled immediately on proof or death and No delay.

J. HUTTON BALFOUR, Secretary.

W. M. RAMSAY,

CHAS. HUNTER, Chief Agent ntario.

#### Liverpool and London and Globe INSURANCE COMPANY

...... \$59,982,465 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

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

Established 1840.

Business done on the Cash and Premium Note System.

GEORGE SLEEMAN, Esq., President.
JOHN DAVIDSON, Esq., Secretary. Head Office, Guelph, Ont.

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Head Office, London, Ont

Authorized Capital, \$1,000,000.
Subscribed Capital, \$68,350
Paid-up Capital, \$200,000
Hon. David Mills, Q.C., Min. of Justice, President.
E. Jones Parke, Q.C., 1st Vice-Pres.
Thomas Long, Esq., 2nd Vice-Pres.

The latest methods and most profitable kinds of Life and Endowment Policies issued. Terms liberal—Rates low—Large Reserve to Policy-holders. Rates and full information furnished on application. Reliable Agents

JOHN MILNE Manager.

#### Yorth American Life-Assurance Co.

Head Office, TORONTO, ONT.

President-JOHN L. BLAIKIE. Vice-Presidents—HON. G. W. ALLAN, SIR FRANK SMITH.

Progress, solidity and gain for policyholders, characterized the operations of this sterling home company for 1898, its most successful

year.

The following figures illustrate the gains made over 1897, its previous most successful year:

Assets increased... \$ 363,651.39

now totalling \$ 3,137,828.61

Cash income "... 8,580.32

now totalling 785,130.81

Net surplus "45,917.33

Town totalling 474,039.08

Net surplus "... 45,917.0.
now totalling ... 1,874,830.00 now totalling ... now totalling ... american 474,039.08 90,595,708 00

A policy in the North American is a safe and remunerative investment, because the company's financial position is unexcelled.

WM. McCABE. Managing Director.

L. GOLDMAN, Secretary

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# British Empire Mutual Life Assurance Company

Founded 1847

-MONTREAL

New Assurances Issued and Paid for during 1898, after deducting Re-assurances...... \$ 2,998,500

Total Assurances in Force (less Re-assurances) over .... 43,000,000 Total Insurance & Annuity Funds 13,600,000 15,000,000

Total Claims Paid..... Cost of managing the businese durtor managing the business during 1898, being ratio of expenses plus commission to net premium income (NOT to total income from all

sources) only .....

16.94%

NEXT BONUS DIVISION, 31st DEC., 1899

For further information write to

THE MANAGER.

# ™ Royal-Victoria

LIFE INSURANCE CO.

HEAD OFFICE, MONTREAL

\$1,000,000 CAPITAL SUBSCRIBED. PAID UP IN CASH, \$200,000

Full Deposit in Government Securities for the pro-tection of Policy-holders made with the Government of Canada.

Apply for Agencies to DAVID BURKE, A.I.A., F.S.S., General Manager.

For Agencies in Ontario apply to ALEXANDER CROMAR, Supt. Agencies, Room 13, Lawlor Bldg., 6 King Street West, Toronto.

Insurance Company Of Brooklyn, N. /.

| WOOD & KIRKPATRICK, - Agents, Teresto