

# NORTH BRITISH & MERCANTILE INSURANCE COMPANY

ESTABLISHED 1809.

REVENUE 1896.

Fire Income .....	\$7,665,360.94
Life and Annuity Income .....	4,858,794.73
<b>Total Revenue.....</b>	<b>\$12,524,155.66</b>
Total Assets.....	\$67,244,058.00
Canadian Investments ...	5,963,460.00

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

# SUN FOUNDED A.D. 1710

# INSURANCE OFFICE FIRE

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, TO  
RONTO, ONT  
H. M. BLACKBURN, . . . . . Manager  
H. F. PETMAN, . . . . . Inspector  
HIGINBOTHAM & LYON, Toronto Agents.  
Telephone 488.  
Agents Wanted in all Unrepresented  
Districts.

FOUNDED A. D. 1822.



# NATIONAL

## Assurance Comp'y of Ireland

HOME OFFICE, DUBLIN  
CANADA BRANCH, MONTREAL

MATTHEW C. HINSHAW,  
Chief Agent

# Lancashire

Insurance Co.  
Of England

Capital and Assets Exceed  
**\$20,000,000**

Absolute Security

CANADA BRANCH

Head Office, TORONTO

J. G. THOMPSON, Manager,

A. W. GILES }  
J. A. FRIGON } inspectors.

Agents for Toronto—Love & Hamilton, 56 Yonge st

# Standard Life Assurance Co. of Edinburgh

Established 1825.

Head Office for Canada:  
MONTREAL

Invested Funds.....	\$43,500,000
Investments in Canada .....	14,150,000

Low rates. Absolute security.  
Unconditional policies.  
Claims settled immediately on proof of death and  
No delay.

J. HUTTON BALFOUR, Secretary. W. M. RAMSAY, Manager.  
CHAS. HUNTER, Chief Agent ntarlo.

# Liverpool and London and Globe INSURANCE COMPANY

Available Assets.....	\$59,952,465
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

# THE LONDON ASSURANCE,

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 Co.

Established 1840.

Business done on the Cash and Premium Note  
System.

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

# The Northern Life Assurance Company of Canada.

Head Office, London, Ont

Authorized Capital, \$1,000,000.  
Subscribed Capital, 868,350  
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  
wanted in every county.

JOHN MILNE Manager.

# North 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 1893, its most successful  
year.

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

Assets increased... \$	864,651.39
now totalling \$	3,137,828.61
Cash income " .....	87,580.32
now totalling	785,130.61
Net surplus " .....	45,917.33
now totalling	474,039.06
Ins. in force " .....	1,874,830.00
now totalling	20,596,708.00

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.

# British Empire Mutual Life Assurance Company

Founded 1847 MONTREAL

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

Total Assurances in Force (less  
Re-assurances) over ..... 43,000,000

Total Insurance & Annuity Funds 13,600,000

Total Claims Paid..... 15,000,000

Cost of managing the business dur-  
ing 1898, being ratio of ex-  
penses 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.

# The Royal-Victoria LIFE INSURANCE CO.

HEAD OFFICE, MONTREAL

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

# PHENIX

## Insurance Company Of Brooklyn, N. Y.

WOOD & KIRKPATRICK, - Agents, Toronto