

# NORTH BRITISH & MERCANTILE INSURANCE COMPANY

ESTABLISHED 1809.  
REPORT FOR 1899—

Fire Premiums .....	\$9,337,085
Income Life Branch .....	5,407,960
Total Revenue .....	
.....	\$14,745,045
Total Assets .....	\$74,852,040
Canadian Investments .....	7,607,464

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

H. M. Lambert  
Manager

# PHOENIX

Fire Ins. Co. of Hartford, Conn.

R. H. BUTT, Agent,  
27 Wellington St. East, Toronto

# Lancashire

INS. CO. OF ENGLAND

Capital and Assets Exceed \$20,000,000  
Absolute Security

Canada Branch—  
Head Office, Company's Building, Toronto.  
J. GARDNER THOMPSON, Manager.  
A. W. GILES, } Inspectors. Agents for Toronto:  
J. A. FRIGON } LOVE & HAMILTON,  
27-29 Wellington St.

# Standard Life Assurance Co.

Established 1825.

Head Office for Canada:  
MONTREAL

Invested Funds..... \$46,300,000  
Investments in Canada..... 14,600,000

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

J. HUTTON BALFOUR, Secretary. W. M. RAMSAY, Manager.  
D. M. McGOUN, Assistant Manager.  
CHAS. HUNTER, Chief Agent Ontario.

# 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. 1720

# 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.

# 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.

# Still Forging Ahead

The Northern Life Assurance  
Co. of Canada has another  
successful year.

Memo. of 1900 Business as Compared with 1899

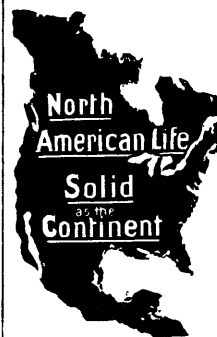
Increase in Premium Income	50 1/2%
Increase in Interest Income	11 1/2%
Increase in Total Income	45 1/2%
Increase in Total Insurance in force	21 1/2%
Decrease in percentage of expenses to Premium In- come	16 1/2%
Decrease in percentage of expenses to Total Income	10 1/2%

The Interest Income alone since the company  
started business has more than paid all death claims.

# The 7% Guaranteed INCOME BOND

Issued by the

North American  
Life



is, par excellence, the life in-  
surance contract for those  
desiring the most profitable  
investment, combined with  
sound protection.

Written with a 15 or 20  
year Investment Period at  
ages 20 to 60.

Send us your name, ad-  
dress and age next birthday  
and we will forward you rate  
and full particulars of this  
excellent policy.

Policies issued on all  
other approved plans.

L. Goldman,  
Secretary.

Wm. McCabe,  
Managing Director

# North American Life

Head Office—112 to 118 King Street West,  
Toronto, Ontario

# Life Insurance Agencies

# The Royal-Victoria Life Insurance Co. of Canada (Capital \$1,000,000)

has several GENERAL and DISTRICT agencies not  
yet allotted, and is prepared to give LIBERAL CON-  
TRACTS to energetic, intelligent, and reliable agents.  
To men who can make a success of a good agency—  
whether experienced or not—a splendid opportunity is  
offered. Negotiations will be treated in strict con-  
fidence, if desired.

COMMUNICATE WITH  
H. C. THOMAS, Superintendent of Agencies,  
Toronto.  
W. T. STEWART, Superintendent of Agen-  
cies, Halifax.

ADAM REID, Manager, Winnipeg.  
W. H. HAIGHT, Manager, Vancouver, or  
with

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

# To be Faithful To Policyholders and Agents

is the motto of the management of the Union  
Mutual. To serve all interests impartially.  
To treat all parties with consistent candor.  
To issue policies of pronounced liberality. To  
make all death payments with the utmost  
promptness. To be fair in all dealings.  
Honest, capable agents can always have  
employment with us.

# UNION MUTUAL

LIFE INSURANCE CO.  
Incorporated 1848. PORTLAND, Maine

FRED E. RICHARDS, President.  
ARTHUR L. BATES, Vice-President.  
Address HENRI E. MORIN, Chief Agent for  
Canada, 151 St. James St., Montreal, Can.

# PHENIX....

Insurance Company  
Of Brooklyn, N.Y.

WOOD & KIRKPATRICK, Agents, Toronto