

**THE INSURANCE AGENCY, Corporation of Ontario, Ltd.****Life and Endowment Insurance policies** Bought and Loaned Upon

NEW INSURANCE EFFECTED IN THE BEST COMPANIES.

Ascertain what the Corporation is prepared to do before surrendering a policy, obtaining a loan on it, or making application for a new policy.

**Head Office: Mail Bldg., Toronto.**W. Barclay McMurrieh, Q.C., *President.* W. E. H. Massey, *Vice-President.*  
Geo. H. Roberts, *Managing Director.***The Sickness Policies of  
THE  
Ocean Accident & Guarantee  
Corporation, Limited****CAPITAL . . . \$5,000,000**Cover disablement caused by any Sickness or Accident.  
The most liberal and attractive Policy issued by any Company.**HEAD OFFICE: Temple Building, MONTREAL****ROLLAND, LYMAN & BURNETT, General Managers****A. DUNCAN REID, Superintendent****AGENTS WANTED.**General, Special, District and Local Agents in  
unrepresented Territory in Quebec, Ontario,  
Nova Scotia, New Brunswick, Manitoba,  
British Columbia, and the  
Territories, by**THE Royal Victoria Life Insurance  
Company of Canada****CAPITAL . . . \$1,000,000**

Good contracts will be given to good Agents.

Applications to the General Manager will receive  
prompt attention, and be considered confidential.**DAVID BURKE, General Manager****Head Office, MONTREAL****NORTHERN****Assurance Company of London.****ESTABLISHED 1838.****Capital and Funds, 1895 . . . \$38,365,000**  
**Revenue . . . 5,714,000**  
**Dominion Deposit . . . 200,000****CANADIAN BRANCH OFFICE:****1730 Notre Dame Street, - Montreal.****ROBERT W. TYRE, Manager.****G. E. MOBERLY, Inspector.****The Dominion Life Ass'ce Co.,** **Head Office,**  
**WATERLOO, Ont.**

The Dominion Life has had a good year in 1898. It has gained

**In Amount Assured, - 11.73 per cent.**  
**In Cash Premium Income, 12.34 per cent.**  
**In Interest Receipts, - 28.05 per cent.**  
**In Assets, - 17.61 per cent.**  
**In Surplus over all Liabilities, 42.74 per cent.**

It is safe, sound, economically managed, equitable in all its plans. Its interest receipts have more than paid its death losses since the beginning. No Company anywhere has had a lower death rate, or does better for its Policy-holders than the Dominion Life. Separate branches for Abstainers and Women.

**JAMES INNES, President.** **CHR. KUMPF, Vice-President.****THO. HILLIARD, Managing Director.**For territory apply to **J. F. MARTIN, Inspector of Agencies.****Founded 1797****NORWICH UNION  
Fire Insurance Society****NORWICH, England**Head Office for Maritime Provinces, Ontario, Manitoba, North-West and British Columbia, **TORONTO.****JOHN B. LAIDLAW, Manager.****ESTABLISHED 1809.****Total Funds Exceed Canadian Investments**  
**\$67,244,500.00 \$5,564,200.00****Fire & Life****North British and Mercantile  
Insurance Co.****Directors, { HENRI BARBEAU, Esq.  
W. W. OGILVIE, Esq.  
ARCHD. MACNIDER, Esq.****Head Office for the Dominion: 72 St. Francois Xavier Street,****MONTREAL.****Agents in all Cities and Principal Towns in Canada.****THOMAS DAVIDSON, Managing Director.****THE LARGEST FIRE INSURANCE COMPANY  
IN THE WORLD.****Liverpool and****London and Globe****Insurance Co.****Assets, \$49,782,100.****J. BARBEAU,  
Chairman.****WM. M. JARVIS, St. John, N.B. General Agent for Maritime Provinces.****G. F. C. SMITH,  
Chief Agent & Resident Secretary****LOSSES ADJUSTED PROMPTLY AND LIBERALLY  
RATES MODERATE.**