

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 McMurrich, 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 FOR CANADA: 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.*
 THOS. HILLIARD, *Managing Director.*
 For territory apply to J. F. MARTIN, *Inspector of Agencies.*

Founded 1797
NORWICH UNION
Fire Insurance Society

—OF—
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.**
 LOSSES ADJUSTED PROMPTLY AND LIBERALLY RATES MODERATE.
J. BARBEAU, Chairman.
G. F. C. SMITH, Chief Agent & Resident Secretary
WM. M. JARVIS, St. John, N.B. General Agent for Maritime Provinces.