

# 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>
<b>Total Assets.....</b>	<b>\$67,344,058.00</b>
Canadian Investments ...	5,963,460.00

Resident Agents in Toronto:

**GOOCH & EVANS**

**THOMAS DAVIDSON, Managing Director,  
MONTREAL**

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.  
Thomas Hunter, 116 King Street West.

# 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 exceeds \$7,000,000.

CANADIAN BRANCH:

**15 Wellington Street East,  
TORONTO, ONT.**

**H. M. BLACKBURN, . . . . . Manager**  
**H. F. PETMAN, . . . . . Inspector**

HIGINBOTHAM & LYON, Toronto Agents.  
Telephone 488.

Agents Wanted in all Unrepresented Districts.

# 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 } Inspectors.  
J. A. FRIGON }

Agents for Toronto—Love & Hamilton, 59 Yonge St.

# Standard Life Assurance Co.

Established 1825.

Head Office for Canada:  
MONTREAL

of Edinburgh

Invested Funds..... \$41,200,000  
Investments in Canada..... 12,500,000

Low rates. Absolute security.  
Unconditional policies.

Claims settled immediately on proof of death and No delay.

**J. HUTTON PALFOUR, Superintendent**  
**W. M. RAMSAY, Manager.**  
**CHAS. HUNTER, Chief Agent.**

# Liverpool & London & Globe Insurance Co.

Available Assets..... \$57,314,280  
Investments in Canada..... 2,110,000

HEAD OFFICE, CANADA BRANCH, MONTREAL.

DIRECTORS.—Edmond J. Barbeau, Esq., Chairman; Wentworth J. Buchanan, Esq., Deputy Chairman; A. F. Gault, Esq., Samuel Finley, Esq., E. S. Clouston, Esq.  
Risks accepted at Lowest Current Rates. Dwelling Houses and Farm Property Insured on Special Terms.  
**JOS. B. REED, Toronto Agent, 20 Wellington St. East.**  
**G. F. C. SMITH, Chief Agent for Dom., Montreal.**



# Insurance Company.

# Northern Assurance Co. Of . . . London, Eng.

Canadian Branch, 1724 Notre Dame Street, Montreal.  
1895

Capital and Accumulated Funds, \$38,355,000; Annual Revenue from Fire and Life Premiums and from interest on Invested Funds, \$5,715,000; deposited with Dominion Government for Canadian Policyholders, \$200,000

**G. F. MOBERLY, Inspector.** **E. P. PEARSON, Agent.** Toronto

**ROBT. W. TYRE, Manager for Canada.**

# UNION ASSURANCE SOCIETY

OF LONDON, ENGLAND.

Instituted Queen Anne  
IN 1714 A.D.  
Reign of - 1714 -

**T. L. MORRISLY, Resident Manager,**  
Cor. McGill & St. James Sts., Montreal

# Guardian FIRE AND LIFE ASSURANCE CO. Of London, Eng.

Capital..... \$10,000,000

Funds in Hand Exceed..... \$22,000,000

Head Office for Canada:

**GUARDIAN ASSURANCE BLDG., MONTREAL**

**E. P. HEATON, Manager.**  
**G. A. ROBERTS, Sub-Manager.**

Toronto Office, cor. King and Toronto Sts.

**HENRY D. P. ARMSTRONG,**

Phone No. 450.

General Agent.

# Money in Insurance WHEN SECURED

ON THE COMPOUND INVESTMENT PLAN OF THE

# NORTH AMERICAN LIFE ASSURANCE COMPANY

The special provisions of this advantageous plan of insurance are:

(1) The return as a mortuary dividend of all premiums paid beyond the 10th year, together with the face of the policy should death occur within the investment period selected.

(2) The loan to the insured if desired of all premiums beyond the 10th year, and should death occur after that and within the investment period selected, the full face value of the policy is payable, premium loans, if any, being cancelled.

The North American has a larger ratio of assets to liabilities and net surplus to liabilities than any other Canadian Company.

Pamphlets explanatory of the Compound Investment and other attractive plans of insurance furnished on application to

**W.M. McCABE,**

Managing Director

Head Office. TORONTO.

# British Empire Mutual Life Office

The Fifty first Annual Report has just been issued. During 1897 the premium income reached \$1,354,961, and the interest income \$495,086.

The total business in force was \$43,486,000 under 25,688 policies.

The cash bonus distributed last year amounted to \$135,709; and besides this handsome sum there was a bonus reduction of premiums.

The next division of profits in this strong mutual company will take place in 1900.

Head Office for Canada,

**MONTREAL, QUE.**

THE

# Difference

The difference in taking down a section of line shaft, removing couplings, etc., and putting on solid iron pulley and then putting all back in place, and in putting on a "REEVES" Patent Wood Split Pulley, leaving the shaft unmolested, will in nearly every case pay for the "REEVES" entire.

# REEVES PULLEY CO.,

Pearl St., TORONTO, ONT

Get our Catalogue.