NORTH BRITISH & MERCANTILE
INSURANCE COMPANY

ESTABLISHED 1809.

REVENUE 1896.

Fire Income	$7,665 360.94
Life and Annuity Income	4,858,794.72
Total Revenue	$12,524,155.66
Total Assets	$67,244,058,00
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

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Capital and Assets Exceed $20,000,000

Absolute Security

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CANADA BRANCH
Head Office, TORONTO

J. G. THOMPSON, Manager,

A. W. GILES } Inspectors.
J. A. FRIGON }

Agents for Toronto—Love & Hamilton, 56 Yonge St.

Standard Life
Assurance Co. of Edinburgh

Established 1825.

Head Office for Canada: MONTREAL

Invested Funds	**$43,000,000**
Investments in Canada	**13,500,000**

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

J. HUTTON BALFOUR, Superintendent — W. M. RAMSAY, Manager.

CHAS. HUNTER, Chief Agent ntario.

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.

LONDON & LANCASHIRE FIRE

Insurance Company.

Northern Assurance Co. Of.. London, Eng.

Canadian Branch, 1730 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. E MOBERLY, Inspector. — E. P. PEARSON, Agent. Toronto

ROBT. W. TYRE, Manager for Canada.

The Northern Life
Assurance Company of Canada.

Head Office, London, Ont

Authorized Capital,	$1,000,000.
Subscribed Capital,	856,800
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.

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, General Agent.
Phone No. 450.

North American LIFE ASSURANCE CO.

HEAD OFFICE:
Company's Building, 112 to 118 King St. West, Toronto.

President, JOHN L. BLAIKIE.
Vice-Presidents, { HON. G. W. ALLAN. HON. SIR FRANK SMITH.

The solid and unexcelled financial position attained by this company is shown by the following figures, taken from its last report for the year ending Dec. 31st, 1897:

Cash Income	**$ 699,950 49**
Assets	**2,773,177 22**
Reserve Fund	**2,245,920 00**
Net Surplus	**427,191 33**
Insurance in Force	**18,945,878 00**

For further information or for copy of the company's last annual report (illustrated) apply to the head office, or to any of the company's agents.

WM. McCABE, Managing Director.

L. GOLDMAN, Secretary.

British Empire Mutual Life Office

The Fifty first Annual Report has just been issued. During 1897 the premium income reached $1,354,061, 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 Royal-Victoria
LIFE INSURANCE CO.

CAPITAL, $1,000,000. — HEAD OFFICE, MONTREAL.

Under Government Supervision.

This Company issues policies on all the best plans of insurance suited to the requirements of Canadian insurers at equitable premium rates, viz.:

Ordinary Life Policies, Limited Payment Life Policies and Endowment Policies with Accumulating Profits and without Profits, also **Term Endowment Policies, Savings Bank Policies and Exchangeable Term Policies** with Accumulating Profi

Good Contracts to Good Agents.

DAVID BURKE, A.I.A., F.S.S.
General Manager

Apply for agencies in Ontario to Alexander Cromar, Superintendent of Agencies, 5 King St. West, Toronto, or to the General Manager, at the Head Office, Montreal.

PHENIX....
Insurance Company
Of Brooklyn, N.Y.

WOOD & KIRKPATRICK, - Agents, Toronto