

Insurance.

**North British and Mercantile  
INSURANCE CO.**

ESTABLISHED 1809

*Paid-up Capital - \$3 345,833*

**Assets at 31st Dec., 1892, \$54,004,298**

**REVENUE 1892.**

Fire Department .. \$7,815,606  
Life Department .. 5,929,185

Total Revenue, .. \$13,744,791

CANADIAN INVESTMENTS, \$6,155,356

AGENTS IN TORONTO

R. N. GOOCH H. W. EVANS  
F. H. GOOCH

**THOMAS DAVIDSON, Man. Director,  
MONTREAL.**

THE

**ACCUMULATION POLICY**

OF THE

**NEW YORK LIFE**

IS A

Policy with no Restrictions Whatever,  
AND

BUT A SINGLE CONDITION,  
NAMELY,

**THE PAYMENT OF PREMIUMS.**

**DAVID BURKE,**

General Manager for Canada.

**SUN** FOUNDED A.D. 1710.  
**INSURANCE** **FIRE**  
**OFFICE**

HEAD OFFICE

Threadneedle Street, 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.  
W. ROWLAND, .. .. Inspector.

This Company commenced business in Canada by  
depositing \$300,000 with the Dominion Govern-  
ment for security of Canadian Policy-holders.

Insurance.

**THE  
Standard Life Assurance Co.,  
OF EDINBURGH.**

ESTABLISHED 1825.

Head Office for Canada, - MONTREAL.

**Total Assurance over \$109,200,000**

Total Invested Funds ..... \$33,000,000  
Bonns Distributed ..... 27,500,000  
Annual Income ..... 5,000,000  
Total Assurance in Canada..... 14,000,000  
Total Investments in Canada..... 8,125,000

**WORLD-WIDE POLICIES**

Thirteen months for revival of lapsed policies with  
out medical certificate of five years' existence.  
Loans advanced on Mortgages and Debentures  
purchased.

**W. M. RAMSAY, Manager.**

CHAS. HUNTER, Supt. of Agencies.

**Liverpool & London & Globe Insurance Co.**

Invested Funds ..... \$33,814,254  
Investments in Canada..... 900,000

Head Office, Canada Branch, Montreal.

DIRECTORS,—Hon. H. Starnes, Chairman; Ed-  
mond J. Barbeau, Esq. Wentworth J. Buchanan, Esq.

Risks accepted at Lowest Current Rates. Dwelling  
Houses & Farm Property Insured on Special Terms  
JOS. B. REED, Toronto Agent, 20 Wellington St. E  
G. F. O. SMITH, Chief Agent for Dom., Montreal



**INSURANCE COMPANY.**

ALFRED WRIGHT,  
Mgr. for Ontario, Manitoba and the North-West.  
MARTER & YORK, Agents, Toronto.  
TELEPHONE 600.

**The IMPERIAL INSURANCE CO., Ltd.  
"FIRE."**

Established at London 1803.

Subscribed Capital ..... \$6,000,000  
Total Invested Funds, over..... \$9,000,000  
Agencies in all the principal towns in the Dominion

Canadian Branch Office:  
Company's Building, 107 St. James St., MONTREAL.  
E. D. LACY,  
Resident Manager for Canada.

**UNION ASSURANCE SOCIETY  
OF LONDON, ENGLAND.**

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

T. L. MORRISSEY, Resident Manager,  
55 St. Francois Xavier st., Montreal.

**THE "GORE" FIRE INS. CO.**

Head Office, - GALT.

Cash Assets .. .. \$151,337  
Total Assets .. .. 341,252

Both Cash and Mutual Plans. During 1891 and  
1892 refunded 20% of all members' premiums.  
PRESIDENT, Hon. JAMES YOUNG.  
VICE-PRESIDENT, A. WARNOCK, Esq.  
R. S. STRONG Manager Galt.

Insurance.

**North American Life  
ASSURANCE CO.**

Head Office, - Toronto, Ont.

President—JOHN L. BLAIKIE, Esq.,  
President Canada Landed and National Inv't Co  
Vice-Presidents | HON. G. W. ALLAN,  
J. K. KERR, Esq., Q. C.

During 1893 (the most successful year in its his-  
tory) the North American Life Assurance Company  
made unexcelled gains in every department tending  
to financial prosperity. The following figures are  
taken from the last financial statement :

Cash Income .. .. \$ 482,514.08

Expenditure (including death claims, en-  
dowments, profits and all payments to pol-  
icyholders .. .. 216,792.45

Assets .. .. 1,703,453.39

Reserve Fund .. .. 1,319,510.00

Net Surplus .. .. 297,022.26

WM. McCABE, F.I.A.,  
Managing Director.

**BRITISH EMPIRE  
MUTUAL  
Life Assurance Comp'y  
OF LONDON ENGLAND,  
ESTABLISHED 1847.**

**CANADA BRANCH, - MONTREAL.**

Canadian Investments, - \$1,500,000  
Accumulated Funds, - 8,200,000  
Annual Income, over - 1,300,000  
Assurance in Force, - 31,500,000  
Total Claims Paid, over - 10,000,000

Bonuses every 3 years. Free Policies.

Special advantages to total abstainers.

**F. STANCLIFFE,**

General Manager

J. E. & A. W. SMITH, Gen Agents, Toronto.

WM. CLINT, Gen. Agent, P. Q., Quebe

**GUARDIAN  
FIRE AND LIFE ASSURANCE COMPANY  
OF LONDON ENGLAND.**

Capital, .. .. \$10,000,000  
Funds in Hand Exceed .. 23,000,000

Head Office for Canada:

**GUARDIAN ASSURANCE BUILDING  
MONTREAL.**

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

Toronto Office, Cor. King and Toronto Sts.

H. D. P. ARMSTRONG, MALCOLM GIBBS  
General Agents.

**PHENIX  
FIRE ASSURANCE COMPANY, LONDON.**

Established in 1782. Canadian Branch established  
in 1804. Losses paid since the establishment of the  
Company exceed \$75,000,000. Balance held in hand  
for payment of Fire Losses, \$3,000,000. Liability of  
Shareholders unlimited. Deposit with the Dominion  
Government (for the security of policy holders in  
Canada), \$200,000. 35 St. Francois Xavier Street,  
Montreal. GILLESPIE, PATERSON & Co., Agents  
for the Dominion. LEWIS MOFFATT & Co., Agents  
for Toronto. B. MACD. PATERSON, MANAGER.

**WELLINGTON MUTUAL  
FIRE INSURANCE CO.**

Business done on the Cash and Premium Note  
System

F. W. STONE, President. CHAS. DAVIDSON, Secretary.

HEAD OFFICE **QUELPH, ONT**  
**HERBERT A. SHAW, Agent**  
Toronto St., TORONTO