

Insurance.

# NORTH BRITISH AND MERCANTILE FIRE & LIFE INSURANCE CO'Y,

ESTABLISHED 1896.

## RESOURCES OF THE CO.

Authorized Capital	\$3,000,000 Stg
Subscribed	2,500,000 "
Paid-up	621,000 "
Fire Fund and Reserves as at 31st December, 1898	\$1,592,235 5 2
Life and Annuity Funds	3,841,194 9 1
Revenue—Fire Branch	1,186,865
Life and Annuity Branches	551,307

WILLIAM EWING, Inspector.  
 GEORGE N. AHERN, Sub-Inspector.  
**R. N. GOOCH, Agent,**  
 26 Wellington St. E., TORONTO

Head Office for the Dominion in Montreal.  
 D. LORN MACDOUGALL,  
 THOMAS DAVIDSON,  
 General Agents.

## SURETYSHIP.

# THE GUARANTEE CO.

Of North America.

CAPITAL, (authorized), \$1,000,000  
 PAID UP IN CASH, (no notes) 300,000  
 ASSETS and Resources (over) 775,000  
 DEPOSIT with Dominion Gov't 57,000

This Company is under the same experienced management which introduced the system to this continent over nineteen years ago and has since actively and successfully conducted the business to the satisfaction of its clients.

Over \$210,000 have been paid in Claims to Employers.

HEAD OFFICE,—260 ST. JAMES ST., MONTREAL.

President: Vice-President:  
 SIR A. T. GALT, G.C.M.G. HON. J.A. FERRIER,  
 Managing Director: Secretary:  
 EDWARD RAWLINGS. JAMES GRANT.

Directors in Toronto:  
 John L. Blaikie, Chairman, President Canada Landed Credit Co.  
 G. S. Gzowski, Vice-President Ontario Bank.  
 Hon. D. L. Macpherson, President of the Senate.  
 T. Abernethy Stayer, Director Bank of Commerce  
 Sir W. F. Howland, C.B., President Ontario Bank.

Agents in Toronto.  
**JOHN STARK & CO.,**  
 25 & 30 Toronto Street.  
**EDWARD RAWLINGS,**  
 Managing Director.  
 Montreal, Aug., 1898.

\*NB.—This Company's Deposit is the largest made or Guarantee business by any Company, and is not liable for the responsibilities of any other risks.

# GUARDIAN

Fire and Life Assurance Company,  
 OF LONDON, ENGLAND.

ESTABLISHED 1821.

Capital - \$10,000,000  
 Invested Funds - \$19,000,000  
 Dominion Deposit - \$107,178

Gen. Agents for Canada: {BOBT. SIMMS & CO.} Montreal  
 {GEO. DENHOLM.} Montreal  
 Toronto—HENRY D. P. ARMSTRONG, 58 King St. East.  
 Kingston—H. W. VANDEWATER, Ontario Street.  
 Hamilton—GLENHURST & FOWLE, 20 James St. S.

Insurance.

## RATES REDUCED.

# The Standard Life Assurance Co.

HEAD OFFICES:

Edinburgh, - - - Scotland.  
 Montreal, - - - Canada.

Total Risks	\$95,000,000
Accumulated Funds	\$7,500,000
Annual Income	about 4,000,000
Claims paid in Canada	over 1,800,000
Investments in Canada	2,000,000
Total amount paid in Claims during the last 8 years over Fifteen Millions of Dollars, or about \$5,000 a day.	

CLAIMS settled in Montreal, giving to this Company all the advantages of a local office, with the benefits of an extended business and connection otherwise.

LOANS ADVANCED on Mortgage of Policies to the extent of the office value.

C. GREVILLE HARSTONE,  
 Gen. Agen. W. M. RAMSAY,  
 Manager for Canada.  
 Office—A 1 York Chambers, 9 Toronto Street, Toronto.

# LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.

Invested Funds	\$92,000,000
Investments in Canada	800,000

Head Office, Canada Branch, Montreal.

## BOARD OF DIRECTORS.

Hon. H. 'tarnes, Chairman; T. Oramp, Esq., Dep. Chairman; T. Hart, Esq.; Angus C. Hooper, Esq.; Edward J. Barleau, Esq.

Mercantile Risks accepted at Lowest Current Rates Dwelling Houses and Farm Property Insured on Special Terms.

JOB. B. REED, G. F. C. SMITH,  
 Toronto Agent, Chief Agent for the  
 20 Wellington St. E. Dominion, Montreal

# QUEEN

## INSURANCE CO. OF ENGLAND

FORBES & MUDGE, Montreal,

Chief Agents for Canada.

GEO. GRAHAM, Agent, Toronto, 6 Wellington street East.

# IMPERIAL FIRE INSURANCE CO. OF LONDON.

(Established 1803)

Head Office for Canada, 6 Hospital St., Montreal  
 RINTOUL BROS., Agents.

Subscribed Capital	\$1,800,000 Stg.
Paid-up Capital	700,000 Stg.
Cash Assets, 31st Dec., 1879	1,596,014

Toronto Agency—ALF. W. SMITH.

# PORT PERRY FIRE

## CARD.

We, the undersigned, desire to express our sincere thanks to the "CITIZENS' INSURANCE COMPANY OF CANADA" for their promptness in sending their cheques in full settlement of our losses by the late fire. Claim papers only reaching Montreal on Monday and their cheques for the same being issued on Tuesday, shows us plainly that they fully appreciate our immediate requirements in this serious calamity by which we so recently suffered.

(Signed,) W. H. MCCAIG,  
 B. F. ACKERMAN,  
 C. B. DIESFELD & W. F. DOLL,  
 J. W. DAVIS & SON,  
 J. W. DAVIS,  
 D. LEDINGHAM, W.M.,  
 J. NOTT, Sec V. 183, A.F. & A.M.,  
 HENRY CHARLES,  
 DAVENPORT, JONES & CO.,  
 W. T. PARRISH,  
 T. S. CORRIGAN,  
 J. W. ISAACS, North Star Encampment,  
 No. 18, I.O.O.F.,  
 N. F. PATERSON, Q.C.  
 Port Perry, 16th July, 1894.

The CITIZENS' has been second to none in its prompt payment of losses. Over \$2,100,000 have been paid by this Company within the past twenty years. St. John, N.B., and all other conflagration losses were paid immediately on receipt of proof. Agents throughout Ontario.

TORONTO OFFICES:  
 13 Adelaide Street East.

MALCOLM GIBBS, Chief Agent.

Insurance.

# NORTH AMERICAN

## LIFE ASSURANCE CO.

Incorporated by Special Act of the Dom'n Parl'mt

## FULL GOVERNMENT DEPOSIT.

### DIRECTORS:

HON. ALEX. MACKENZIE, M.P., ex-Prime Minister of Canada, President.  
 HON. ALEXANDER MORRIS, M.P.P. and JOHN BLAIRIE, ESQ., Pres. Can. Landed Credit Co. Vice-Presidents.

Hon. G. W. Allan, Senator.  
 Hon. R. Thibaudau, Senator, Montreal.  
 Hon. D. A. Macdonald Ex-Lieutenant-Gov. of Ont.  
 Andrew Robertson, Esq., Pres. Mont'l Harbor Trust  
 L. W. Smith, D.C.L., Pres. Building & Loan Ass'n  
 W. R. Meredith, Q.C., M.P.P., London.  
 J. K. Kerr, Esq., Q.C. (Messrs. Blake, Kerr, Laah & Cassel).

John Morrison, Esq., Governor British Am. Fire A. Co.  
 E. A. Meredith, Esq., L.L.D., Vice-President Toronto Trusts Corporation.

Wm. Bell, Manufacturer, Guelph.  
 A. E. Campbell, Esq., Pres. British Can. L. & In. Co.  
 D. Macrae, Esq., Manufacturer, Guelph.

E. Gurney, Jr., Esq., Director Federal Bank of Can.  
 H. H. Cook, Esq., M.P., Toronto.  
 John N. Lake, Esq., Broker and Financial Agent.  
 Edward Galley, Alderman

B. B. Hughes, Esq., (Messrs. Hughes Bros., Wholesale Merchants.)

James Thorburn, M.D., Medical Director.  
 James Scott, Esq., Merchant; Director Dom'n. Bank.  
 Wm. Gordon, Esq., Toronto.

Robert Jaffray, Esq., Merchant.  
 W. McCabe, Esq., L.L.B., F.I.A., Managing Director.

# British Empire

MUTUAL

## LIFE ASSURANCE COMPY,

OF LONDON, ENGLAND.

Established 1847.

CANADA HEAD OFFICE, - - MONTREAL.

Accumulated Funds	\$5,000,000
Annual Income	1,000,000
Investments in Canada	600,000
Canadian Government Deposit	100,000

MANAGER FOR WESTERN ONTARIO,

J. FRITH JEFFERS,  
 LONDON, ONTARIO.

J. F. & J. W. SMITH, General Agents Toronto.  
 JOHN DENNIS, Special Agent.

Agents wanted in unrepresented districts.

F. STANCLIFFE,  
 General Manager,  
 CANADA.

# LONDON and LANCASHIRE

LIFE ASSURANCE CO.,

Of London, England.

LIFE INSURANCE EXCLUSIVELY.

## CANADIAN INVESTMENTS

Exceed \$300,000 and Increasing Yearly.

LOW RATES OF PREMIUM.

HEAD OFFICE FOR CANADA:

217 ST. JAMES STREET,  
 MONTREAL.

WM. ROBERTSON, Gen. Man'r.

# THE GLASGOW & LONDON INSURANCE COMPANY.

HEAD OFFICE FOR CANADA:

87 & 89 St. Francois Xavier St., Montreal.

JOINT MANAGERS:

EDWARD L. BOND, STEWART BROWNE.  
 J. T. VINCENT, Inspector.

DONALDSON & FREELAND, Agents,  
 TORONTO.

Active Agents Wanted.