

**Insurance.**

## North British and Mercantile

**INSURANCE COMPANY,**  
ESTABLISHED 1809.

**PAID-UP CAPITAL, \$3,345,833**

Fire Funds, . . . . .	\$16,569,481
Life " " . . . . .	85,484,285
<b>Total Assets, . . . . .</b>	<b>\$52,053,716</b>

**REVENUE 1891.**

Fire Department, . . . . .	\$7,557,268
Life " " . . . . .	5,841,984
<b>Total Revenue, { . . . . .</b>	<b>\$12,899,247</b>

**CANADIAN INVESTMENTS, \$4,599,753**

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 INSURANCE

. . . . . OFFICE,

FOUNDED A.D. 1710.

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 Dominion Government for security of Canadian Policy-holders.

**Insurance.**

—THE—

# STANDARD LIFE

## ASSURANCE CO.

Established 1835.

Total Sums Assured .....	\$104,655,491
Invested Funds .....	36,444,640
Investments in Canada, over....	6,000,000

**BOARD OF DIRECTORS IN CANADA.**

JAMES A. GILLESPIE, Esq., Chairman.  
Sir A. T. Galt, G.C.M.G. E. B. Greenhields, Esq.  
Hon. J. J. C. Abbott, Q. C. Sir Joseph Hickson.

**W. M. RAMSAY,**  
Manager.  
CHAS. HUNTER, Supt. of Agencies, Toronto.

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

Invested Funds .....	\$38,814,254
Investments in Canada.....	900,000

Head Office, Canada Branch, Montreal.

DIRECTORS.—Hon. H. Starnes, Chairman; Edmond 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, 90 Wellington St. E.  
G. F. C. SMITH, Chief Agent for Dom., Montreal.



**LONDON & LANCASHIRE**  
**FIRE**

**INSURANCE COMPANY**

ALFRED WRIGHT AND R. L. BALL,  
Acting Managers.  
MARTER & YORK, AGENTS, TORONTO.

**IMPERIAL FIRE INSURANCE CO.**  
**OF LONDON,**  
(ESTABLISHED 1803.)  
E. D. LACY, Resident Manager for Canada.  
Company's Building, 107 St. James St., MONTREAL.  
Subscribed Capital..... \$1,300,000 Stg.  
Total Invested Funds, over ... 1,600,000 "  
Toronto Agency—ALF. W. SMITH,  
No. 2 Court Street.

—THE—

## Manchester Fire Assurance Co.

ESTABLISHED 1824.

Assets over \$8,000,000.

HEAD OFFICE, - - MANCHESTER, Eng.  
J. B. MOFFAT, Manager and Secretary.

Canadian Branch Head Office, Toronto.  
JAS. BOOMER, Manager

**THE 'GORE' FIRE INS. CO.**

HEAD OFFICE, - GALT.

Cash Assets .. .. .	\$151,337
Total Assets .. .. .	341,383

Both Cash and Mutual Plans. During 1891 and 1892 refunded 10% of all premiums.

PRESIDENT, .. .. . Hon. JAMES YOUNG.  
VICE-PRESIDENT, .. .. . A. WABNOCK, Esq.  
E. S. STRONG, Manager, Galt.

**Insurance.**

# NORTH AMERICAN

... LIFE ...

## ASSURANCE COMP'Y.

HEAD OFFICE, TORONTO.

PRESIDENT,  
JOHN L. BLAIKIE, Esq.  
President Canada Landed and National Investment Company.

VICE-PRESIDENTS,  
HON. G. W. ALLAN J. K. KERR, Esq., Q. C.

THE operations of the Company for the year ending 31st December, 1891, were the most successful in its history, as shown by the following figures:

Cash Income.....	\$ 401,046 56
Assets .....	1,215,560 00
Reserve Fund .....	954,548 41
Net Surplus .....	183,012 41

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

# BRITISH EMPIRE

MUTUAL

## Life Assurance Comp'y

OF LONDON ENGLAND,  
ESTABLISHED 1847.

**CANADA BRANCH, - MONTREAL.**

Canadian Investments, over -	\$1,800,000
Accumulated Funds, . . . . .	7,665,890
Annual Income, . . . . .	1,295,000
Assurance in Force, . . . . .	81,250,000
Total Claims Paid, . . . . .	9,763,840

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., Quebec.

# GUARDIAN

FIRE AND LIFE ASSURANCE COMPANY  
OF LONDON, ENGLAND.

Capital, .. .. .	\$10,000,000
Funds in Hand Exceed ..	22,000,000

Head Office for Canada:  
GUARDIAN ASSURANCE BUILDING  
MONTREAL.

E. P. HEATON, .. .. . G. A. ROBERTS,  
Manager. 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, \$5,000,000. 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. R. MACD. PATERSON, MANAGER.

# WELLINGTON MUTUAL

## FIRE INSURANCE CO.

Business done on the Cash and Premium Note System

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

HEAD OFFICE. - QUELPH, ONT.