

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, \$5,155,356**

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 Government 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 ..... \$38,000,000  
Bonuses Distributed ..... 27,500,000  
Annual Income ..... 5,000,000  
Total Assurance in Canada..... 14,000,000  
Total Investments in Canada..... 8,125,500

**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 ..... \$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, 80 Wellington St. E**  
**G. F. C. 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. MORRISKEY, Resident Manager,**  
55 St. Francois Xavier st., Montreal.

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

Head Office, - GALT.

Cash Assets .. .. \$151,337  
Total Assets .. .. 341,332

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. B. STRONG Manager Galt.**

Insurance.

Insurance and Investment Combined  
UNDER THE  
**Compound Investment Policy**  
OF THE  
**North American Life**  
**ASSURANCE COMPANY.**

Which provides that the insurer selects a period of 15 or 20 years, and after ten annual premiums have been paid, if he so desires, the company will loan to him the remaining annual premiums to enable him to keep the policy in force.

Should his death occur during the first ten years the full face of the policy is payable; if after that and within the investment period selected, there will be payable in addition a mortuary dividend of the eleventh and subsequent premiums paid thereon. The favorable options of terminating the policy contract at the completion of the investment period, attached to the semi-tontine system, are equally applicable to this.

Write or make application to any of the company's agents, or to

**WILLIAM McCABE,**  
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., 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 1762. 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), \$300,000. 25 St. Francois Xavier Street, Montreal. **GILLBERG, 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,** **CHAS. DAVIDSON,**  
President. Secretary.

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