

## Insurance.

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

ESTABLISHED 1866.

Subscribed Capital ..... \$2,000,000 Stg  
 subscribed Capital Paid-up ..... 500,000 "  
 subscribed but Uncalled Capital..... 1,500,000 "

## ESTABLISHMENT IN CANADA.

## MANAGING DIRECTORS.

D. Lorn MacDougall, Esq. Thos. Davidson, Esq.

## DIRECTORS.

Gilbert Scott, Esq., of Messrs. Wm. Dow & Co.  
 Charles F. Smithers, Esq., General Manager Bank of  
 Montreal.  
 The Hon. Thomas Ryan, Senator.

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.

## WANTED

An active

## DISTRICT AGENT

FOR TORONTO &amp; NEIGHBORHOOD

for the

Briton Life Association, (Limited.)

Apply to

JAS. E. M. CHIFFMAN

Manager for Canada,  
 Montreal.

## SURETYSHIP.

## THE GUARANTEE CO.

Of North America.

CAPITAL, (authorized), \$1,000,000  
 PAID UP IN CASH, (no notes) 300,000  
 ASSETS, (over) 395,000  
 DEPOSIT WITH GOV'T 57,000

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

Over \$180,000 have been paid in  
 Claims to Employers.

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

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

## Directors in Toronto:

John L. Blaikie, Chairman, President Canada  
 Landed Credit Co.  
 C. S. Gzowski, Vice-President Ontario Bank.  
 Hon. D. L. Macpherson, President of the Senate.  
 T. Sutherland Stayner.  
 Sir W. P. Howland, C.B., President Ontario Bank.

## Agents in Toronto.

JOHN STARK &amp; CO.

Equity Chambers, Corner Adelaide & Victoria Sts.  
**EDWARD RAWLINGS,**  
 Managing Director.

Montreal, Feb., 1898.

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

## Insurance.

# RATES REDUCED. THE STANDARD Life Assurance Co.

ESTABLISHED 1825.

## HEAD OFFICES:

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

Total Risks ..... \$85,000,000  
 Accumulated Funds ..... \$7,500,000  
 Annual Income ..... about 4,000,000  
 or over \$10,000 a day.  
 Claims paid in Canada ..... over 1,200,000  
 Investments in Canada ..... 1,000,000  
 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 Com-  
 pany all the advantages of a local office, with the  
 benefits of an extended business and connection  
 otherwise.

FIXED SURRENDER VALUES.—See report sub-  
 mitted to Annual General Meeting of the Com-  
 pany, held 26th of April, 1870.  
 LOANS ADVANCED on Mortgage of Policies to the  
 extent of the office value.

MORTON & WRIGHT, W. M. RAMSAY,  
 Gen. Agts. Manager for Canada.  
 Office—26 Toronto Street, Toronto.

# LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.

Invested Funds, ..... \$99,000,000  
 Investments in Canada, ..... 900,000

Head Office, Canada Branch, Montreal.

## BOARD OF DIRECTORS.

Hon. H. Starnes, Chairman; T. Cramp, Esq., Dep.  
 Chairman; T. Hart, Esq.; Angus C. Cooper, Esq.;  
 Edward J. Barleau, Esq.

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

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

## GUARDIAN

Fire and Life Assurance Company,  
 OF LONDON, ENGLAND.

ESTABLISHED 1821.

Capital - - - £2,000,000 sterling  
 Invested Funds £2,981,000 sterling  
 Dominion Deposit - - \$100,343

Gen. Agents for {BOBT. SIMMS & CO.} Montreal  
 Canada. GEO. DENHOLM.

Toronto—HENRY D. P. ARMSTRONG, 58 King St.  
 East.

Kingston—R. W. VANDEWATER, Ontario Street.

Hamilton—GILLESPIE & POWIS, 20 James St. E.

# British Empire

## Mutual Life

ASSURANCE CO. OF LONDON, ENG.

Established 1847.

ASSETS nearly ..... \$4,500,000  
 INCOME over ..... 750,000  
 CANADIAN GOV'T DEPOSIT 100,000

Head Office for Canada, Montreal.

This Company has nearly \$400,000 invested  
 in Canadian Securities. It has paid over \$5,000,000  
 in claims, and has now 86 per cent of all the  
 premiums received in hand. Its cash bonuses are  
 very liberal, and are declared every three years.  
 General Agents and active Local Agents wanted in  
 unoccupied districts. Liberal contracts made.  
 Apply to

**F. STANCLIFFE,**  
 General Manager,  
 Agents in Toronto,  
 J. E. & A. W. SMITH. MONTREAL.

## Insurance.

# NORTH AMERICAN LIFE ASSURANCE CO.

Incorporated by Special Act of the Dom'n. Parliam't.  
 FULL GOVERNMENT DEPOSIT.

## DIRECTORS:

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

Hon. G. W. Allan, Senator.  
 Hon. R. Thibault, 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 Asso'n.  
 W. R. Meredith, Q.C., M.P.P. London.  
 H. S. Strath, Esq., Cashier Federal Bank.  
 John Morison, Esq., Governor British Am. Fire A. Co.  
 E. A. Meredith, Esq., L.L.D., Vice-President Toronto  
 Trusts Corporation.

James Patterson, Esq., (Patterson Bros, Wholesale  
 Merchants)

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

E. Gurney, Jr., Esq., Director Federal Bank of Can.  
 E. Gunn, Esq., M. P., Merchant, Kingston.

John N. Lake, Esq., Broker and Financial Agent.  
 Edward Galley, Capitalist.

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.

# SUN

Life Assurance Coy. of Canada.

## MONTREAL.

CAPITAL, ..... \$500,000.

T. WORKMAN, Esq., M. H. GAULT, Esq., M.P.,  
 President. Vice-President

## Unconditional Policies.

No other company in Canada issues Unconditional  
 Policies. They are entirely free from all vexatious  
 restrictions regarding travel, occupation, habits,  
 suicide, etc., and are absolutely indisputable when  
 two years in force. They are thus the best commer-  
 cial securities of their kind, as they cannot be for-  
 feited by the acts of the assured.

**R. MACAULAY,**  
 Manager.

## THE LONDON

Life Insurance Company  
 OF LONDON, ONT.

Licensed by the Ontario Legislature, deposits with  
 the Government \$75,000.

Issues Life endowment and Accident Policies, all  
 the most desirable forms.

Joseph Jeffery, Esq., President.

**WM. MARDON,**

Manager & Secretary

# National Assurance Co

## OF IRELAND.

Established - - - - 1822.

Insures property against Fire at equitable rates.  
 Losses promptly paid.

Head Office for Canada, Montreal

**SCOTT & BOULT,**

CHIEF AGENTS.

TORONTO AGENCY,

SCOTT & WALMSLEY.

Agents wanted throughout the  
 Dominion.