NORTH BRITISH & MERCANTILE INSURANCE COMPANY.

ESTABLISHED 1809.

Assets at 31st Dec., 1892	\$54,004,298
Revenue	
Canadian Investments	

Resident Agents in Toronto:

R. N. GOOCH

H. W. EVANS

F. H. GOOCH

THOMAS DAVIDSON, Managing Director, MONTREAL.

ESTABLISHED 1720

The London Assurance

Total . . Funds . .

\$18,000,000.

Head Office Canada Branch, MONTREAL

FIRE RISKS accepted at current rates

Toronto—S. BRUCE HARMAN, General Agent, 19 Wellington St. East. W. A. LILLY, Manager.

SUN

FOUNDED A.D.

INSURANCE

HEAD OFFICE

Threadneedle St., London, Eng.

Transacts Fire Business only, and is the oldest purely Fire Office in the world.

Surplus over Capital and all Liabilities, exceeds 87,000,000.

Canadian Branch:

15 Wellington St. East TORONTO, ONT.

Manager H. M. BLACKBURN, W. ROWLAND, . Inspector

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

THE ACCUMULATION POLICY

Is a Policy with no restrictions whatever and but a single condition, namely,

The Payment of Premiums DAVID BURKE,

General Manager for Casada

Mead Office for Canada:

Assurance Co. of Edinburgh

Total Assurance over \$111,500,000.

out medical certificate of five years' existence.

Loans advanced on Mortgages, and Debentures purchased.

Putchased. W. M. RAMSAY, Manager CHAS. HUNTER, Chief Agent

Liverpool & London & Globe Insurance Co.

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 and Farm Property Insured on Special Terms. JOS. B. REED, Toronto Agent, 20 Wellington St. East. 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.

Insurance Co. Ltd. "FIRE"

Established in London, 1808

SUBSCRIBED CAPITAL, \$6,000,000 TOTAL INVESTED FUNDS, OVER \$9,000,000

Agencies in all the principal towns of the Dominion. CANADIAN BRANCH OFFICE:
Company's Bldg., 107 St. James St., Montreal
E. D. LACY, Resident Manager for Canada

OF LONDON, ENGLAND.



Oueen Anne - 1714 -

T. L. MORRISEY, Resident Manager, Cor McGill & St. James Sts., Montreal.

New York Guardia **ASSURANCE** CO, Of London, Eng.

CAPITAL, \$10,000,000 CUNDS IN HAND EXCEED \$22,000,000

Head Office for Canada:

Guardian Assurance Bldg., 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.

The Investment Annuity Policy

North American Life **Assurance Company**

Provides that at death, or if on the Endowment Plan, at the maturity of the endowment period, the Company will pay the amount of insurance in 20 or 25 equal annual instalments, the first of such to be paid on the occurrence of the event or at the expiration of the endowment period. This plan at once secures to the beneficiary an absolute guaranteed income for the period selected.

The particular features of this plan are not embodied in any other policy of insurance offered to the insuring public of Canada. It contains elements which no company has yet offered to the insured.

A much lower rate of premium is chargeable on it than on the other plans of insurance, on account of the payment of the face of the policy being extended over a period of twenty or twenty-five years.

The favorite method of accumulating the profits is equally applicable to this plan of insurance as to the other investment plans of the Company.

For further particulars apply to any of the Company's Agents, or to

WM. McCABE,

Managing Director.

Rritish Empire

Mutual Life Established 1847 Assurance Company

Of London, Eng.

CANADA BRANCH: MONTREAL

CANADIAN INVESTMENTS OVER \$1,600,000 ACCUMULATED FUNDS, \$8,548,625 INCOME, \$1,415,000 Assurance in force, \$31,500,000 TOTAL CLAIMS PAID, \$12,000,000 Results of 15th Triennial Valuation, 31st December, 1893.

Larger Cash Surplus. Increased Bonds. Valuation Reserves Strengthened. Special advantages to total abstainers.

> F. STANCLIFFE. General Manager.

PHŒNIX

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. Deposits with the Dominion Government (for the security of policy holders in Canada), \$200,000. \$35 \$4. Francols 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

JAMES GOLDIE, CHAS. DAVIDSON, President. Secretary.

Guelph, Ont. Head Office, HERBERT A. SHAW, Agent

Toronto St., TORONTO

Fire Insurance JULE Company

Head Office: Gait

CASH ASSETS **8151.837** 341.282 TOTAL ASSETS

Both Cash and Mutual Plans. During 1891 and 1892 refunded 20% of all members' premiums.

- - - Hon. JAMES YOUNG, ENT, - - A. WARNOCK, Esq. PRESIDENT. VICE-PRESIDENT, R. S. STRONG, Manager, Galt.