

# NORTH BRITISH & MERCANTILE INSURANCE COMPANY.

ESTABLISHED 1809.

**REVENUE 1894.**

Fire Income .....	\$8,603,177
Life Income .....	4,498,943
Total Revenue.....	\$13,102,120
Total Assets.....	\$58,998,248
Canadian Investments .....	5,297,598

Resident Agents in Toronto:  
**GOOCH & EVANS**

**THOMAS DAVIDSON, Managing Director**  
MONTREAL

ESTABLISHED 1720

**The London Assurance** Total . . .  
Funds . . .  
**\$18,000,000.**

Head Office Canada Branch, MONTREAL

**FIRE RISKS** o o o o o o o o o o  
accepted at current rates

**E. A. LILLY, Manager.**

Toronto—S. BRUCE HARMAN, General Agent,  
19 Wellington St. East.

**SUN** FOUNDED A.D. 1710

**INSURANCE OFFICE FIRE**

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 **\$7,000,000.**

Canadian Branch:

**15 Wellington St. East**

TORONTO, ONT.

**H. M. BLACKBURN,** . . . . . Manager  
**H. F. PETMAN** . . . . . Inspector

HIGINBOTHAM & LYON, Toronto Agents  
Telephone 488

Agents wanted in all Unrepresented Districts.

# Lancashire Insurance Co.



Of England

Capital and Assets Exceed **\$20,000,000**

Absolute Security

CANADA BRANCH

Head Office TORONTO

**J. G. THOMPSON, Manager,**

Agent for Toronto—Love & Hamilton, 59 Yonge st.

# Standard Life Assurance Co. of Edinburgh

Established 1825.

Head Office for Canada: MONTREAL

Invested Funds..... \$40,000,000  
Investments in Canada..... 12,000,000

Low rates. Absolute security.  
Unconditional policies.  
Claims settled immediately on proof of death and No delay.

**J. HUTTON BALFOUR,** Superintendent  
**W. M. RAMSAY,** Manager.  
**CHAS. HUNTER,** Chief Agent.

# Liverpool & London & Globe Insurance Co.

Invested Funds..... \$46,872,992  
Investments in Canada..... 1,573,639

HEAD OFFICE, CANADA BRANCH, MONTREAL.

DIRECTORS.—Hon. H. Starnes, Chairman; Edmund J. Barbeau, Esq., Wentworth J. Buchanan, Esq., A. F. Gault, Esq., Samuel Finley, 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 OF LIVERPOOL  
**ALFRED WRIGHT,**

Manager for Ontario, Manitoba and the North-West  
**MARTER & YORK,** Agents, Toronto.

Telephone 600

# Northern Assurance Co. Of . . . London, Eng.

Canadian Branch, 1724 Notre Dame Street, Montreal.

1895  
Capital and Accumulated Funds, \$38,355,000;  
Annual Revenue from Fire and Life Premiums and from interest on Invested Funds, \$5,715,000; deposited with Dominion Government for Canadian Policyholders, \$200,000.

**G. E. MOBERLY,** Inspector, Toronto  
**E. P. PEARSON,** Agent, Toronto  
**ROBT. W. TYRE,** Manager for Canada.

# UNION ASSURANCE SOCIETY OF LONDON, ENGLAND.

Instituted  Queen Anne A.D. 1714 -

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

# Guardian FIRE AND LIFE ASSURANCE CO. Of London, Eng.

CAPITAL, \$10,000,000  
FUNDS 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.

**HENRY O. P. ARMSTRONG,** General Agent.

Phone No. 450.

# Why Experience Anxiety and Difficulty

With the Investment of your Surplus Funds when such an attractive and remunerative channel of investment as the

# Compound Investment System OF THE

**NORTH AMERICAN LIFE ASSURANCE CO.**

IS OPEN FOR YOU?

Under this desirable system you need not endure anxiety or difficulty in regard to your investment, as the Company, from the date of the issue of a contract under such form, till the completion of the investment period, assumes all liability.

For pamphlets explanatory of this attractive System of Investment Insurance, address

**WM. McCABE,** Managing Director.

ESTABLISHED 1847.

# British Empire

Mutual Life Assurance Company Of London, Eng.

Head Office, Canada, British Empire Building, MONTREAL.

Government Deposit, \$747,207.34

Results of Valuation, 1893

Larger Cash Surplus  
Increased Bonus  
Valuation Reserves Strengthened

IMMEDIATE ANNUITIES GRANTED

SEND FOR TERMS.

**F. STANCLIFFE,** General Manager.

# Phoenix Fire Assurance Co. Of London, Eng.

Established 1782.

**LEWIS MOFFATT & CO.,** Agents for Toronto and District.

**PATERSON & SON,** General Agents for Dominion Montreal, Que.

Something New to YOU!  
The

# Star Life

Assurance Society Of London, England

Besides the ordinary features of other Companies

1. Compounds on its previous bonuses every five years.

2. Pays Compounded Profits on all paid-up Policies.

District and Local Agents Wanted. Address

SECRETARY FOR CANADA,  
1 Adelaide St. East, Toronto