

**Insurance.**  
**North British and Mercantile**  
**FIRE & LIFE**  
**INSURANCE COMP'Y,**

ESTABLISHED 1809.

**RESOURCES OF THE COMPANY.**

|   |                 |
|---|-----------------|
| Authorized Capital .....                              | £3,000,000 Stg. |
| Subscribed .....                                      | 2,500,000 "     |
| Paid-up .....   | 625,000 "       |
| Fire Fund and Reserves at<br>31st December, 1884..... | £1,597,295 9 6  |
| Life and Annuity Funds .....                          | 3,994,662 7 3   |
| Revenue, Fire Branch.....                             | 1,201,068 11 11 |
| Life and Annuity Branches...                          | 587,561 8 8     |

WILLIAM EWING, - - - - - Inspector.  
GEORGE N. AHERN, - - - - - Sub-Inspector.

**R. N. GOOCH, Agent,**  
26 Wellington St. E., TORONTO.

Head Office for the Dominion, Montreal.

D. LORN MacDOUGALL,  
THOMAS DAVIDSON,  
General Agents.

**NEW YORK LIFE**

**Insurance Company**

ESTABLISHED 1845.

Year ending Dec. 31st, 1885 :

|   |              |
|---|--------------|
| Cash Assets, - - - - -  | \$66,864,321 |
| Cash Income, - - - - -  | 16,121,172   |
| New Policies Issued, - - -  | 68,521,452   |
| Total Policies in Force - -   | 259,674,509  |
| Cash Surplus over all liabilities<br>(according to Stand rds of New<br>York State and Canada, 4½ per<br>cent. basis), - - - - - | 13,225,058   |

**DAVID BURKE,**  
General Manager for Canada.

OFFICES : { Union Bank Building, MONTREAL.  
Mail Building, TORONTO.

**THE**

**Fire Insurance Association**

(LIMITED),

OF LONDON, ENG.

|                          |             |
|--------------------------|-------------|
| Capital .....            | \$4,500,000 |
| Reserve Fund .....       | 850,000     |
| Government Deposit ..... | 100,000     |

HEAD OFFICE FOR CANADA.

Standard Bank Buildings, St. James Street

**MONTREAL.**

**WM. ROBERTSON,**  
General Manager.

E. P. HEATON, Fire Superintendent.

**THE GLASGOW & LONDON**  
**Insurance Company.**

HEAD OFFICE FOR CANADA

87 & 89 St. Francois Xavier St., Montreal.

MANAGER, - - STEWART BROWNE.

J. T. VINCENT, Inspector.

**R. A. DONALDSON,**  
General Agent, TORONTO  
Active Agents Wanted.

**Insurance.**  
**THE STANDARD LIFE**  
**ASSURANCE CO.**

At the 59th Annual General Meeting of the Standard Life Assurance Co., held at Edinburgh, Tuesday, 28th April, 1885, the following results for the year ending 15th November, 1884, were reported;—  
2,773 New Proposals for Life Assurance were received during the year for..... \$7,557,678  
2,302 Proposals were accepted assuring..... 5,822,614  
The Total Existing Assurances in force at 15th November, 1884, amounted to \$99,608,971, of which \$7,973,494 was reassured with other offices.....  
The Claims by Death which arose during the year amounted, including Bonus additions to..... 2,676,544  
The Annual Revenue amounted at 15th November, 1884, to..... 4,301,573  
The Invested Funds at the same date amounted to..... 31,470,457  
Being an increase during the year of..... 902,969  
G. GREVILLE HARSTONE, General Agent.  
W. M. RAMSAY, Manager for Canada.  
Office—A 1 York Chambers, 9 Toronto St., Toronto.

**LIVERPOOL & LONDON & GLOBE**  
**Insurance Company.**

|                            |              |
|----------------------------|--------------|
| Invested Funds .....       | \$24,500,000 |
| Investments in Canada..... | 900,000      |

Head Office, Canada Branch, Montreal.

**BOARD OF DIRECTORS.**

Hon. H. Starnes, Chairman; T. Hart, Esq., Edward 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. E.  
G. F. C. SMITH, Chief Agent for the Dominion, Montreal.

**QUEEN**

**INSURANCE COMP'Y OF ENGLAND.**

H. J. MUDGE, - - - - - MONTREAL,  
CHIEF AGENT FOR CANADA.

GEO. GRAHAM, Agent, Toronto,  
15 Wellington Street East.

**IMPERIAL FIRE INSURANCE CO.**  
**OF LONDON,**  
(ESTABLISHED 1803.)

Head Office for Canada, 6 Hospital St., MONTREAL  
W. H. RINTOUL, Resident Secretary.

|                                   |                 |
|-----------------------------------|-----------------|
| Subscribed Capital.....           | £1,600,000 Stg. |
| Paid-up Capital .....             | 700,000 "       |
| Cash Assets, 31st Dec., 1879..... | 1,596,014 "     |

Toronto Agency—ALF. W. SMITH.

**CITIZENS'**  
**Insurance Company**  
**OF CANADA.**

HENRY LYMAN, PRESIDENT.

ANDREW ALLAN, VICE-PRESIDENT.

GERALD E. HART, - GENERAL MANAGER.

Capital and Assets, - - - \$1,870,090 07

Losses Paid 1st Jan.,  
1885, - - - - - 2,370,202 90

The Stock of this Company is held by many of the wealthiest men in Canada.

LOSSES PROMPTLY & EQUITABLY ADJUSTED

**FIRE. LIFE. ACCIDENT.**

**MALCOLM GIBBS, Chief Agent.**

TORONTO OFFICE, 12 ADELAIDE ST. E.

**Insurance.**  
**NORTH AMERICAN**  
**Life Assurance Co.**

Hon. A. MACKENZIE, M.P., President.  
WM. McCABE, Man. Director

**ONTARIO LADIES' COLLEGE,**  
Whitby, Ont., Nov., 28th, 1885

North American Life Assurance Co.

Gentlemen,—In behalf of the Widow of the late Dr. R. B. Hare, I am pleased to acknowledge the receipt of the full amount of his Policy in your Company for \$5 000. The prompt and agreeable manner in which the amount has been paid has given the greatest satisfaction to the friends of Dr. Hare.

Yours very truly,  
[Signed] J. J. HARE,  
Governor and Principal

**BRITISH EMPIRE**

**MUTUAL**

**Life Assurance Comp'y**

OF LONDON ENGLAND,

ESTABLISHED 1847.

CANADA HEAD OFFICE, - - MONTREAL.

Note the progress in Canada of this old and reliable company.

|                            |             |
|----------------------------|-------------|
| Policies issued in 1883, - | \$1,154,700 |
| " " 1884, -                | \$1,080,800 |
| " " 1885, -                | \$1,557,500 |

These figures are in excess of those of any British company doing business in Canada in any one year.

MANAGER FOR WESTERN ONTARIO,  
**J. FRITH JEFFERS,**  
LONDON, ONTARIO.

J. E. & A. W. SMITH, General Agents, Toronto  
Agents wanted in unrepresented districts.

**F. STANCLIFFE,**  
General Manager Canada

**GUARDIAN**

**Fire and Life Assurance Company,**

OF LONDON, ENGLAND.

Established 1821.

|                           |              |
|---------------------------|--------------|
| Capital, .. .. .          | \$10,000,000 |
| Invested Funds, .. .. .   | 19,000,000   |
| Dominion Deposit, .. .. . | 107,176      |

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

Toronto—HENRY D. P. ARMSTRONG, 58 King St East.  
Kingston—W. H. Godwin, British Whig Building.  
Hamilton—GILLESPIE & POWIS, 20 James St. S

**PHENIX**

**FIRE INSURANCE COMPANY OF LONDON.**

ESTABLISHED IN 1782.

Agency established in Canada in 1804. Unlimited liability of all the Stockholders, and large Reserve Funds. Moderate rates of premium.

GILLESPIE, MOFFATT & CO.,  
General Agents for Canada,  
12 St. Sacrament St., Montreal.

ROBT. W. TYRE, Manager.

**LONDON & LANCASHIRE**  
**FIRE**  
**INSURANCE COMPANY.**

**W. A. SIMS,** MANAGER. **T. M. PRINGLE,** AGENT, TORONTO

Wants Agents at Wingham, Brussels and Perth