

## Insurance.

# North British and Mercantile INSURANCE CO.

ESTABLISHED 1809

Assets at 31st Dec., 1892, ... .. \$54,004,898  
Revenue, .. .. . 13,744,791  
Canadian Investments ... .. 5,155,356

RESIDENT AGENTS IN TORONTO:

R. N. GOOCH H. W. EVANS  
F. H. GOOCH

THOS. DAVIDSON, Man. Dir.  
MONTREAL,

ESTABLISHED 1720.

# The London Assurance

TOTAL FUNDS, \$18,000,000.

Head Office Canada Branch, - Montreal.

FIRE RISKS ACCEPTED AT CURRENT  
RATES.

E. A. LILLY, Manager.

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

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 OFFICE

# FIRE

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 Govern-  
ment for security of Canadian Policy-holders.

## Insurance.

# THE Standard Life Assurance Co., OF EDINBURGH.

ESTABLISHED 1825.

Head Office for Canada, - MONTREAL.

Total Assurance over \$111,500,000.

Total Invested Funds ..... \$38,550,000  
Bonus Distributed ..... 27,500,000  
Annual Income ..... 5,100,000  
Total Assurance in Canada ..... 14,000,000  
Total Investments in Canada ..... 9,850,000

## 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, Chief Agent.

# Liverpool & London & Globe Insurance Co.

Invested Funds ..... \$38,514,354  
Investments in Canada ..... 900,000

Head Office, Canada Branch, Montreal.

DIRECTORS.—Hon. H. Starnes, Chairman; Ed-  
mond 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, 90 Wellington St. E.  
G. F. O. 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, A.D. 1714.

One of  
the oldest  
Fire  
Offices



Accumulated  
Funds  
Exceed  
\$12,000,000

Canadian Branch Office—The Bank of Toronto  
Chambers, Montreal.  
T. L. MORRISSEY, Resident Manager,  
Toronto Office—17 Leader Lane. W. & E. A.  
BADENACH, General Agents.

# THE "GORE" FIRE INS. CO.

Head Office, - GALT.

Cash Assets .. .. . \$151,337  
Total Assets .. .. . 341,282

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. S. STRONG Manager Galt.

## Insurance.

WHAT IS THE

# 7% Guaranteed Income Bond

—OF THE—

# North American LIFE ASSURANCE COMPANY ?

It is a contract which may be secured by  
the payment of 15 or 20 annual premiums, and  
should death occur within the period selected,  
the full face of the Bond becomes payable.

If living at the maturity of the Bond, the  
guaranteed cash value, as also the surplus, may  
be withdrawn, or a paid-up Bond (payable at  
death) taken out for its full face, and in addition  
a 7% Guaranteed Life Annuity secured; in  
which case the surplus is also payable.

Pamphlets explanatory of this admirable  
plan will be given on application to any of the  
company's agents, or to

WILLIAM McUABE,  
Managing Director.

# BRITISH EMPIRE MUTUAL Life Assurance Comp'y OF LONDON ENGLAND, ESTABLISHED 1847.

# 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

# 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, Manager. G. A. ROBERTS, Sub Manage  
Toronto Office, Cor. King and Toronto Sts.  
H. D. P. ARMSTRONG, MALCOLM GIBBS  
General Agents.

# PHENIX 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 St. Francois Xavier Street,  
Montreal. GILBERT, PATTERSON & Co., Agents  
for the Dominion. LEWIS MOFFATT & Co., Agents  
for Toronto. B. MACD. PATTERSON, MANAGER.

# WELLINGTON MUTUAL FIRE INSURANCE CO.

Business done on the Cash and Premium Note  
System

JAMES GOLDIE, President. CHAS. DAVIDSON, Secretary.

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