NORTH BRITISH & MERCANTILE INSURANCE COMPANY.

ESTABLISHED 1809.

Assets at 31st Dec., 1892..... 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

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

FOUNDED A.D. 1710

HEAD OFFICE

Threadneedle St., London, Eng.

Transacts Fire Business only, and is the eldest 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, W. BOWLAND,

Manager . Inspector

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

Insurance Co.

Of England

Capital and Assets Exceed \$20,000,000

Absolute Security -00000

CANADA FIRE BRANCH Head Office, - TORONTO

J. G. THOMPSON, Manager

Agents for Toronto-Love & Hamilton, 59 Yonge St.

Mead Office for Canada:

Assurance Co. of Edinburgh

Insure before close of books and secure two years' profits to be divided as at 15 November, 1895.

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.

Liverpeol & 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.
MÄRTER & YORK, Agents, Toronto.
TELEPHONE 600.

The

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 Dominico. CANADIAN BRANCH OFFICE: Company's Bidg., 107 St. James St., Montreal E. D. LACY, Resident Manager for Canada

Instituted

Reign



Queen Anne

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

FIRE AND LIFE Assurance () Of London, Eng.

CAPITAL, \$10,000,000 CUNDS IN HAND EXCEED \$29,000,000

Head Office for Canada: uardian 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 com-pany 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.

Mutual Life Established 1847

Assurance Company Of London, Eng.

CANADA BRANCH: MONTREAL

CANADIAN INVESTMENTS OVER \$1,600,000 Accumulated Funds, \$8,548,695 Income, \$1,415,000 Assurance in force, \$31,500,000 TOTAL CLAIMS PAID, \$12,000,000

Results of 5th Triennial Valuation, 31st December, 1893.

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

> F. STANCLIFFE, General Manager.

THE ACCUMULATION POLICY

of the

New York

Is a Policy with no restrictions whatever and but a single

The Payment of

Premiums DAVID BURKE,

General Manager for Canada

Assurance Society

Of LONDON - - -- England

For information as to Loans, Assurance, or Agencies, address

J. FRITH JEFFERS, Sec'y for Canada Head Office for Canada—29 Richmond St. West, Torento.