

Insurance.

NORTH BRITISH AND MERCANTILE FIRE & LIFE INSURANCE CO'Y,

ESTABLISHED 1809.

Subscribed Capital \$2,000,000 Stg
 Subscribed Paid-up 500,000 "
 Subscribed but Uncalled Capital..... 1,500,000 "

ESTABLISHMENT IN CANADA.

MANAGING DIRECTORS.

D. Lorn MacDougall, Esq. Thos. Davidson, Esq.

DIRECTORS.

Gilbert Scott, Esq., of Messrs. Wm. Dow & Co.
 Charles F. Smithers, Esq., General Manager Bank of
 Montreal.
 The Hon. Thomas Ryan, Senator.

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

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

Head Office for the Dominion in
 Montreal.

D. LORN MACDOUGALL,
 THOMAS DAVIDSON,
 General Agents.

WANTED

An active

DISTRICT AGENT

FOR TORONTO & NEIGHBORHOOD

for the

Briton Life Association, (Limited.)

Apply to

JAS. R. M. CHIPMAN

Manager for Canada,
 Montreal.

SURETYSHIP.

THE GUARANTEE CO.

Of North America.

CAPITAL, fully subscribed, \$666,000
 PAID UP IN CASH, (no notes) 290,000
 ASSETS, over 350,000
 DEPOSIT WITH GOV'T 57,000

This Company is under the same experienced
 management which introduced the system to this
 continent eighteen years ago and has since actively
 and successfully conducted the business to the satis-
 faction of its patrons.

Over \$150,000 has been paid in
 Claims to Employers.

HEAD OFFICE,—280 ST. JAMES ST., MONTREAL.

President: Vice-President:
 SIR A. T. GALT, G.O.M.G. JOHN RANKIN.
 Managing Director: Secretary:
 EDWARD RAWLINGS. JAMES GRANT.

Directors in Toronto:

John L. Blaikie, Chairman, President Canada
 Landed Credit Co.
 The Hon. J. O. Aikins, Minister of Inland Revenue.
 C. S. Gzowski, Vice-President Ontario Bank.
 Hon. D. L. Macpherson, President of the Senate.
 T. Sutherland Stayner.
 Jas. Michie, Director Canadian B'k Commerce.
 Sir W. P. Howland, C.B., President Ontario Bank.

Agents in Toronto.

JOHN STARK & CO.,

Equity Chambers, Corner Adelaide & Victoria Sts.
EDWARD RAWLINGS,

Managing Director.

Montreal, April, 1892.

* N.B.—This Company's Deposit is the largest made
 Guarantee business by any Company, and is not
 liable for the responsibilities of any other risks.

Insurance.

RATES REDUCED. THE STANDARD Life Assurance Co.

ESTABLISHED 1825.

HEAD OFFICES:

Edinburgh, - - - Scotland.
 Montreal, - - - Canada.

Total Risks \$95,000,000
 Accumulated Funds 27,500,000
 Annual Income.....about 4,000,000
 or over \$10,000 a day.
 Claims paid in Canada.....over 1,200,000
 Investments in Canada 1,000,000
 Total amount paid in Claims during the last 8 years,
 over Fifteen Millions of Dollars, or about \$5,000
 a day.

CLAIMS settled in Montreal, giving to this Com-
 pany all the advantages of a local office, with the
 benefits of an extended business and connection
 otherwise.

FIXED SURRENDER VALUES.—See report sub-
 mitted to Annual General Meeting of the Com-
 pany, held 26th of April, 1870.

LOANS ADVANCED on Mortgage of Policies to the
 extent of the office value.

MORTON & WRIGHT, W. M. RAMSAY,
 Gen. Agts. Manager for Canada.
 Office—38 Toronto Street, Toronto.

LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.

Invested Funds, \$29,000,000
 Investments in Canada, 900,000

Head Office, Canada Branch, Montreal.

BOARD OF DIRECTORS.

Hon. H. Starnes, Chairman; T. Cramp, Esq., Dep.
 Chairman; T. Hart, Esq.; Angus C. Hooper, Esq.;
 Edward J. Barleau, Esq.

Mercantile Risks accepted at Lowest Current Rates
 Dwelling Houses and Farm Property Insured on
 Special Terms.

JOS. B. REED,

G. F. C. SMITH,

Toronto Agent,
 20 Wellington St. E.

Chief Agent for the
 Dominion, Montreal.

GUARDIAN

Fire and Life Assurance Company,
 OF LONDON, ENGLAND.

ESTABLISHED 1821.

Capital - - £2,000,000 sterling
 Invested Funds £2,981,000 sterling
 Dominion Deposit - \$100,343

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

Toronto—HENRY D. P. ARMSTRONG, 58 King St.
 East.

Kingston—B. W. VANDEWATER, Ontario Street.

Hamilton—GILLESPIE & POWIS, 20 James St. S.

The LION Life

Insurance Company of London, Eng.

Subscribed Capital \$4,600,000
 Paid-up 920,000
 British Government Deposit..... 100,000
 Canadian 80,000

HEAD OFFICE FOR CANADA:

42 ST JOHN STREET, MONTREAL.

General Agents and active local
 Agents Wanted in unoccupied Dis-
 tricts upon liberal terms.

Apply to **F. STANCLIFFE,**
 General Manager.

Insurance.

T H H

NORTH AMERICAN Life Assurance Co.

Guarantee Fund, - - \$100,000
 Deposited with Dom. Gov. 50,000

Hon. ALAN MACKENZIE, M.P., President.
 Hon. ALEX. MORRIS, M.P., Vice-Presidents.
 JOHN L. BLAICKIE, Esq.,

The Tontine Investment Policy of The North
 American Life Assurance Company combines in
 one form the greatest number of advantages attain-
 able in a Life Insurance Policy. It appeals at once
 to the intelligence of all who understand the prin-
 ciples and practice of Life Insurance.

All Policies whether on Life or Endowment Rates
 are subject to no higher charge in Premium
 Rates, in taking the "Tontine Investment" form.
 The extra benefits of this class are conditioned
 only upon continuance of the Policy for a certain
 specified term or Tontine period of ten, fifteen or
 twenty years, selected by the insured himself.

Two things most desired in Life Insurance are the
 certainty of protection in early death and profit
 in long life. These are combined in the "Tontine
 Investment Policy" of the North American Life
 Assurance Company, which also issues Annuities and
 all the ordinary approved forms of Life Policies.

Agents wanted. Apply to

WM. McCABE, Managing Director.

SUN

Life Assurance Coy. of Canada.

MONTREAL.

CAPITAL, - - \$500,000.

T. WORKMAN, Esq., M. H. GAULT, Esq., M.P.,
 President. Vice-President

Unconditional Policies.

No other company in Canada issues Unconditional
 Policies. They are entirely free from all vexatious
 restrictions regarding travel, occupation, habits,
 suicide, etc., and are absolutely indisputable when
 two years in force. They are thus the best commer-
 cial securities of their kind, as they cannot be for-
 feited by the acts of the assured.

R. MACAULAY,

Manager.

THE LONDON

Life Insurance Company

OF LONDON, ONT.

Licensed by the Ontario Legislature, deposits with
 the Government \$75,000.

Issues Life endowment and Accident Policies, all
 the most desirable forms.

Joseph Jeffery, Esq., President.

WM. MARDON,

Manager & Secretary

SCOTT & WALMSLEY,

Fire & Marine Underwriters.

Queen City Fire, Anchor Ins. Co.,
 Canada Fire and Marine.

LONDON ASSURANCE CORPORATION,

HAND IN HAND FIRE,

CANADIAN LLOYDS,

ORIENT MUTUAL,

N. Y. OCEAN MARINE,

Capital Presented, - - \$19,000,000.

Rates fixed with regard to the Laws of
 Average and fair compensation for the hazard
 assumed.

Losses equitably adjusted and promptly paid.

OFFICES:

Queen City Fire Ins. Co's. Building,
 NOS. 22, 24 & 26 CHURCH STREET,
 TORONTO.