

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 :
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

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

Agents 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 EALFOUR, **W. M. RAMSAY,**
 Superintendent 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, 90 Wellington St. East.
G. F. C. 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.

Established in London, 1803
 SUBSCRIBED CAPITAL, **\$6,000,000**
 TOTAL INVESTED FUNDS, OVER **\$8,000,000**

Agencies in all the principal towns of the Dominion.
 CANADIAN BRANCH OFFICE :
Company's Bldg., 107 St. James St., Montreal
E. D. LACY, Resident Mgr. for Canada.

UNION ASSURANCE SOCIETY

OF LONDON, ENGLAND.

Instituted Queen Anne
 IN THE A.D.
 Reign of - 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 D. P. ARMSTRONG,
 General Agent.
 Phone No. 0

NOTICE IS HEREBY GIVEN THAT THE

ANNUAL GENERAL MEETING

OF THE POLICYHOLDERS AND GUARANTORS OF THE

North American Life Assurance Company

Will be held at the Head Office of the Company, Manning Arcade, King street west, Toronto, Ont.,

On Friday, January 31, '96.

At 10.30 o'clock in the forenoon, for the reception of the Annual Report and a statement of the affairs of the Company, the election of directors, and the transaction of all such business as may be done at a General Meeting of the Company. Participating Policy-holders have one vote for each \$1,000 of insurance held by them.

W.M. McCABE, Managing Director.
 January 14th, 1896.

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.

Established 1782.

Of London, Eng.

LEWIS MOFFATT & CO.,

Agents for Toronto and District.

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

Star Life

Assurance Society
 Of England

Established 1843.

FEATURES

1. Every description of Life Assurance business.
2. World-wide Policies.
3. Fair Rates.
4. Large and increasing bonuses, constituting the society's policies a first-class investment.

Reliable agents wanted,

J. FRITH JEFFERS, Sec'y for Canada

Head Office for Canada—29 Richmond St. West, Toronto.