

**FIRE. LIFE. MARINE.**  
**COMMERCIAL UNION**

Assurance Company Ltd. of London, Eng.

Capital and Assets, - - - - - \$27,000,000  
 Life Fund, (in special trust for Life Policy Holders) 6,444,000  
 Total Net Annual Income, - - - - - 7,000,000  
 Deposited with Dominion Government, - 374,246

HEAD OFFICE CANADIAN BRANCH:  
 1731 Notre Dame Street, - MONTREAL.

**EVANS & MCGREGOR, Managers.**

Applications for Agencies solicited in unrepresented districts.

**PHENIX**  
 FIRE INSURANCE COMPANY,  
 OF LONDON, ENGLAND.

ESTABLISHED 1782.

Agency Established in Canada in 1804.

**PATERSON & SON,**  
 GENERAL AGENTS FOR DOMINION.

HEAD AGENCY OFFICE,  
 35 St. Francois Xavier Street, MONTREAL.

— THE —  
**EQUITABLE**  
 LIFE ASSURANCE SOCIETY

OF THE UNITED STATES.

JANUARY 1, 1892.

**ASSETS,..... \$136,198,518.38**

Liabilities, including the Reserve on all existing Policies (4 per cent. Standard) and Special Reserve (toward the establishment of a 3½ per cent. valuation) of \$1,500,000..... **109,905,537.82**

Total Undivided Surplus..... **\$26,292,980.56**

Income..... **\$39,054,943.85**

New Assurance written in 1891. **233,118,331.00**

Outstanding Assurance..... **804,894,557.00**

The Free Tontine policy (the Society's latest form) is UNRESTRICTED as to residence, travel and occupation after one year; INCONTES TABLE after two years, and NON-FORFEITABLE after three years.

Claims are paid immediately upon the receipt of satisfactory proofs of death.

**HENRY B. HYDE, President.**

**JAMES W. ALEXANDER, Vice-President.**

**THE WATERLOO**  
 MUTUAL FIRE INSURANCE COMPANY,  
 ESTABLISHED IN 1863.

Head Office, - - - WATERLOO, ONT.

TOTAL ASSETS - - - - - \$242,737.18  
 POLICIES IN FORCE - - - - - 15,521

Intending Insurers of all classes of insurable property have the option of writing at STOCK RATES or on the Mutual System.

**CHARLES HENDRY, C. M. TAYLOR,**  
 President. Secretary.

**JOHN KILLER, GEORGE RANDALL,**  
 Inspector. Vice-President

**THE MERCANTILE**  
 FIRE INSURANCE COMPANY,  
 INCORPORATED 1875

Head Office, - - - WATERLOO, ONT.

SUBSCRIBED CAPITAL - - - - - \$200,000.00  
 GOVERNMENT DEPOSIT - - - - - 20,257.00

The Business for the past sixteen years has been :

PREMIUMS received - - - - - \$1,075,861.22

LOSSES paid - - - - - 575,330.57  
 LOSSES PROMPTLY ADJUSTED AND PAID.

**I. E. BOWMAN, President. JAMES LOCKIE, Secretary.**

ONTARIO AND QUEBEC BRANCH. HEAD OFFICE, TORONTO

**H. M. BLACKBURN, General Agent.**

**WM ROWLAND, Inspector**

**CITY OF LONDON**  
 FIRE INSURANCE CO. OF LONDON, ENGLAND.

Chairman : **SIR HENRY E. KNIGHT, Alderman, late Lord Mayor.**

General Manager : **J. C. PHILLIPS, Esq.**

**CAPITAL, - £1,900,000 STG.**

All Losses adjusted and paid in the various Branches without reference to England.

NOVA SCOTIA BRANCH,  
 Head Office, Halifax,  
**ALF. SHORTT, General Agent.**

NEW BRUNSWICK BRANCH,  
 Head Office, St. John,  
**H. CHUBB & CO., General Agents.**

MANITOBA BRANCH,  
 Head Office, Winnipeg,  
**G. W. GIRDLESTONE, General Agent.**