North British and Mercantile Standard Life Assurance INSURANCE COMPANY.

ASTABLISHED 1809.

PAID-UP CAPITAL, \$3,345,833

T

Fire Funds, \$16,569,481 85,481,285 Total Assets, . . \$52,053,716 REVENUE 1891. Fire Department,

\$7,557,263 5 341,984 Total Revenue, \$12,599,247

CANADIAN INVESTMENTS, \$4,599,753

AGENTS IN TORONTO: R. N. GOOCH, H. W. EVANS. F. H. GOOCH.

THOMAS DAVIDSON, Man. Director, MONTREAL.

THE

ACCUMULATION POLICY

NEW YORK LIFE

Policy with no Restrictions Wnatever,

BUT A SINGLE CONDITION.

NAMELY.

THE PAYMENT OF PREMIUMS.

DAVID BURKE,

General Manager for Canada.

FOUNDED A.D. 1710.

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,

Wellington Street East, TORONTO, ONT.

H. M. BLACKBURN, W. ROWLAND, Manager. Inspector.

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

OF EDINBURGH.

ESTABLISHED 1825.

Head Office for Canada, - MONTREAL.

Total Assurance over \$107,011,900

Total Invested Funds \$37,419,000 Bonus Distributed 27,500 000 4.900.000 Total Assurance in Canada...... 13,000,000 Total Investments in Canada....... 7,500,000

WORLD-WIDE POLICIES

Thirteen months for revival of lapsed policies with out medical certificate of five years' existence.

Loans advanced on Mortgages and Debentures

W. M. RAMSAY, Manager.

Liverpool & London & Globe InsuranceCo.

Invested Funds Investments in Canada......

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 & Farm Property Insured on Special Terms JOS. B. REED, Toronto Agent, 20 Wellington St. E. G. F. C. SMITH, Chief Agent for Dom., Montreal



INSURANCE COMPANY

ALFRED WRIGHT AND R. L. BALL, Acting Managers. MARTER & YORK, AGENTS, TOBON. O.,

The IMPERIAL INSURANCE CO. Ltd. "FIRE,"

Established at London 1803.

Subscribed Capital 86 000,000 Total Invested Funds, ove 89 000,000 Agencies in all the principal towns in the Dominion.

Canadian Branch Office:
Company's Building, 10% bt. James bt., MONTREAL.

E. D. LACY, Resident Manager for Canada.

THE

Manchester Fire Assurance Co.

ESTABLISHED 1824.

Assets over \$8,000,000.

IEAD OFFICE, - - MANCHESTER, Eng. J. B. MOFFAT, Manager and Secretary.

Canadian Branch Head Office, Toronto JAS. BOOMER, Manager

City Agents-GEO. JAFFRAY, J. M. BRIGGS, FRANK E. MACDONALD.

THE "GORE" FIRE INS. CO.

Head Office, - CALT.

Cash Assets .. Total Assets .. Both Cash and Mutual Plans. During 1891 and 1892 refunded 20% of all mambers' premiums.

PRESIDENT, Hon. JAMES YOUNG VICE-PREFIDENT WARNOOK, Hes.

. .

R. S. STRONG, Manager, Galt.

Insurance.

NORTH AMERICAN

. LIFE.

ASSURANCE COMP'Y.

HEAD OFFICE, TORONTO.

PRESIDENT

JOHN L. BLAIKIE, Esq.

President Canada Landed and National Investment Company.

VICE-PRESIDENTS,

HON. G. W. ALLAN

J. K. KERR, Esq., Q. C

THE operations of the Company for the year ending 31st December, 1891, were the most successful in its history, as shown by the following figures:

Cash Income.........\$ 401,046 56 Assets 1,215,560 41 Reserve Fund 954,548 00 Net Surplus 183,012 41

WM. McCABE, F.I.A., Managing Director.

EMPIRE

Life Assurance Comp'v OF LONDON ENGLAND.

RETARLISHED 1847.

GANADA BRANCH, - MONTREAL.

Canadian Investments, over - \$1,800,000 Accumulated Funds, 7,665,890 Annual Income, 1,295,000 Assurance in Force, 81,250,000 Total Claims Paid, -9,763,840

Bonuses every 3 years. Free Policies.

Special advantages to total abstainers.

F. STANCLIFFE, General Manager

J. E. & A. W. SMITH, Gen. Agents, Toronto. WM. CLINT, Gen. Agent, P. Q., Quebec.

GUARDIAN

FIRE AND LIFE ASSURANCE COMPANY OF LONDON, ENGLAND.

Funds in Hand Exceed

22.000.000

Head Office for Canada: GUARDIAN ASSURANCE BUILDING MONTREAL.

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

PHŒNIX

FIRE ASSURANCE COMPANY, LONDON.

Established in 1782. Canadian Branch established in 1804. Losses paid since the establishment of the Company exceed \$75,00,000. Falance held in hand for payment of Fire Losses, \$3,00,000. Liablity of Sharebolders unlimited. Deposit with the Dominion Government (for the security of policy holders in Canada), \$200,000. 35 St. Francois Xavier Street, Montreal. Gillespie, Paterson & Co., Agents for the Dominion. Lewis McFpatt & Co., Agents for Toronto. R. MacD. PATERSON, Manager.

WELLINGTON MUTUAL FIRE INSURANCE CO.

Business done on t e Cash and Premium Note

F. W. STONE, President.

CHAS, DAVIDSON,

QUELPH, ONT HEAD OFFICE