

Insurance.

## North British and Mercantile INSURANCE COMPANY,

ESTABLISHED 1809.

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

Fire Funds, . . . . .	\$16,569,481
Life " . . . . .	85,484,285
<b>Total Assets, . . . . .</b>	<b>\$52,058,716</b>

**REVENUE 1891.**

Fire Department, . . . . .	\$7,557,268
Life " . . . . .	5,341,984
<b>Total Revenue, . . . . .</b>	<b>\$12,899,247</b>

**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

OF THE

# NEW YORK LIFE

IS A

Policy with no Restrictions Whatever,  
AND  
BUT A SINGLE CONDITION,  
NAMELY,

## THE PAYMENT OF PREMIUMS.

**DAVID BURKE,**  
General Manager for Canada.

# SUN

## INSURANCE

. . . . . OFFICE,

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:**  
**15 Wellington Street East,**  
**TORONTO, ONT.**

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

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

Insurance.

—THE—

# STANDARD LIFE ASSURANCE CO.

Established 1825.

Total Sums Assured .....	\$104,655,491
Invested Funds .....	\$6,444,640
Investments in Canada, over....	6,000,000

**BOARD OF DIRECTORS IN CANADA.**

JAMES A. GILLESPIE, Esq., Chairman.  
Sir A. T. Galt, G.C.M.G. E. B. Greenshields, Esq.  
Hon. J. J. C. Abbott, Q. C. Sir Joseph Hickson.

**W. M. RAMSAY,**  
Manager.  
CHAS. HUNTER, Supt. of Agencies, Toronto.

**Liverpool & London & Globe Insurance Co.**

Invested Funds .....	\$38,814,254
Investments in Canada.....	900,000

*Head Office, Canada Branch, Montreal.*

DIRECTORS.—Hon. H. Starnes, Chairman; Ed-  
mond 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, 90 Wellington St. E.  
G. F. C. SMITH, Chief Agent for Dom., Montreal.



**LONDON &  
LANCASHIRE  
FIRE  
INSURANCE COMPANY**

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

**IMPERIAL FIRE INSURANCE CO.**

OF LONDON,  
(ESTABLISHED 1803.)

E. D. LAOY, Resident Manager for Canada.  
Company's Building, 107 St. James St., MONTREAL.  
Subscribed Capital..... \$1,900,000 Stg.  
Total Invested Funds, over ... 1,600,000 "

Toronto Agency—ALF. W. SMITH.  
No. 2 Court Street.

—THE—

## Manchester Fire Assurance Co.

ESTABLISHED 1824.

**Assets over \$8,000,000.**

HEAD 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, - GALT.

Cash Assets .. .. .	\$151,337
Total Assets .. .. .	341,283

Both Cash and Mutual Plans. During 1891 and  
and 1892 refunded .0% of all members' premiums.

PRESIDENT, . . . . . Hon. JAMES YOUNG.  
VICE-PRESIDENT, . . . . . A. WANNOCHE, Esq.  
. S. STRONG, Manager, Galt.

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 end-  
ing 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.

## BRITISH EMPIRE MUTUAL Life Assurance Comp'y

OF LONDON ENGLAND,  
ESTABLISHED 1847.

**CANADA BRANCH, - MONTREAL.**

Canadian Investments, over -	\$1,800,000
Accumulated Funds, . . . . .	7,665,890
Annual Income, . . . . .	1,295,000
Assurance in Force, . . . . .	31,250,000
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.

Capital, .. .. .	\$10,000,000
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.

## PHENIX FIRE ASSURANCE COMPANY, LONDON.

Established in 1762. Canadian Branch established  
in 1804. Losses paid since the establishment of the  
Company exceed \$76,000,000. Balance held in hand  
for payment of Fire Losses, \$3,000,000. Liability of  
Shareholders unlimited. Deposit with the Dominion  
Government (for the security of policy holders in  
Canada), \$900,000. 35 St. Francois Xavier Street,  
Montreal. GILLESPIE, PATERSON & Co., Agents  
for the Dominion. LEWIS McFARLANE & Co., Agents  
for Toronto. B. MACD. PATERSON, MANAGER.

## WELLINGTON MUTUAL FIRE INSURANCE CO.

Business done on the Cash and Premium Note  
System

F. W. STONE, CHAS. DAVIDSON,  
President, Secretary.  
HEAD OFFICE. - GUELPH, ONT