

Insurance.

# North British and Mercantile INSURANCE CO.

ESTABLISHED 1809

Assets at 31st Dec., 1892, ... \$54,004,298  
 Revenue, .. .. . 13,744,791  
 Canadian Investments ... .. 5,155,356

RESIDENT AGENTS IN TORONTO:

R. N. GOOCH H. W. EVANS  
 F. H. GOOCH

THOS. DAVIDSON, Man. Dir.  
 MONTREAL,

ESTABLISHED 1720.

# The London Assurance

TOTAL FUNDS, \$18,000,000.

Head Office Canada Branch, - Montreal.

FIRE RISKS ACCEPTED AT CURRENT RATES.

E. A. LILLY, Manager.

TORONTO—S. BRUCE HARMAN, General Agent,  
 19 Wellington St. East.

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

FOUNDED A.D. 1710.

INSURANCE OFFICE

# FIRE

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 the Dominion Government for security of Canadian Policy-holders.

Insurance.

# THE Standard Life Assurance Co., OF EDINBURGH.

ESTABLISHED 1825.

Head Office for Canada, - MONTREAL.

Total Assurance over \$111,500,000.

Total Invested Funds ..... \$38,550,000  
 Bonus Distributed ..... 27,500,000  
 Annual Income ..... 5,100,000  
 Total Assurance in Canada ..... 14,000,000  
 Total Investments in Canada ..... 9,850,000

WORLD-WIDE POLICIES

Thirteen months for revival of lapsed policies with out medical certificate of five years' existence. Loans advanced on Mortgages and Debentures purchased.

W. M. RAMSAY, Manager.

CHAS. HUNTER, Chief Agent.

# 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; 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. O. SMITH, Chief Agent for Dom., Montreal



# INSURANCE COMPANY.

ALFRFD WRIGHT,  
 Mgr. for Ontario, Manitoba and the North-West.  
 MARTER & YORK, Agents, Toronto.  
 TELEPHONE 600.

# The IMPERIAL INSURANCE CO., Ltd. "FIRE."

Established at London 1803.

Subscribed Capital ..... \$6,000,000  
 Total Invested Funds, over ..... \$9,000,000  
 Agencies in all the principal towns in the Dominion

Canadian Branch Office:  
 Company's Building, 107 St. James St., MONTREAL.  
 E. D. LACY,  
 Resident Manager for Canada.

# UNION ASSURANCE SOCIETY OF LONDON, A.D. 1714

One of the oldest Fire Offices



Accumulated Funds Exceed \$12,000,000

Canadian Branch Office—The Bank of Toronto Chambers, Montreal.

T. L. MORRISSEY, Resident Manager,  
 Toronto Office—17 Leader Lane. W. & E. A. BADENACH, General Agents.

# THE "GORE" FIRE INS. CO.

Head Office, - GALT.

Cash Assets .. .. . \$151,337  
 Total Assets .. .. . 341,333

Both Cash and Mutual Plans. During 1891 and 1892 refunded 90% of all members' premiums.  
 PRESIDENT, Hon. JAMES YOUNG.  
 VICE-PRESIDENT, A. WARNOCK, Esq.  
 R. S. STRONG Manager Galt.

Insurance.

# North American Life ASSURANCE CO.

Head Office, - Toronto, Ont.

President—JOHN L. BLAIKIE, Esq.,  
 President Canada Landed and National Inv't Co  
 Vice-Presidents | HON. G. W. ALLAN,  
 J. K. KERR, Esq., Q. C.

During 1893 (the most successful year in its history) the North American Life Assurance Company made unexcelled gains in every department tending to financial prosperity. The following figures are taken from the last financial statement:

Cash Income .. .. \$ 482,514 08  
 Expenditure (including death claims, endowments, profits and all payments to policyholders) .. .. . 216,792 45  
 Assets .. .. . 1,703,453.39  
 Reserve Fund .. .. . 1,319,510.00  
 Net Surplus .. .. . 297,0 2.26

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

# BRITISH EMPIRE MUTUAL Life Assurance Comp'y

OF LONDON ENGLAND,  
 ESTABLISHED 1847.

# CANADA BRANCH, - MONTREAL.

Canadian Investments over \$1,600,000  
 Accumulated Funds, .. . 8,548,625  
 Income, .. .. . 1,415,000  
 Assurance in Force, .. . 31,500,000  
 Total Claims Paid, .. . 12,000,000  
 Results of 11th Triennial Valuation, 31st December, 1893.

Larger Cash Surplus. Increased Bonds.  
 Valuation Reserves Strengthened.  
 Special advantages to total abstainers.

F. STANCLIFFE,  
 General Manager

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

# PHENIX

# FIRE ASSURANCE COMPANY, LONDON.

Established in 1783. Canadian Branch established in 1804. Losses paid since the establishment of the Company exceed \$75,000,000. Balance held in hand for payment of Fire Losses \$3,000,000. Liability of Shareholders unlimited. Deposits with the Dominion Government (for the security of policy holders in Canada), \$200,000. 25 St. Francois Xavier Street, Montreal. GILLESPIE, PATTERSON & Co., Agents for the Dominion. LEWIS MOFFATT & Co., Agents for Toronto. R. MACD. PATTERSON, MANAGER.

# WELLINGTON MUTUAL FIRE INSURANCE CO.

Business done on the Cash and Premium Note System

JAMES GOLDIE, CHAS. DAVIDSON,  
 President, Secretary.

HEAD OFFICE OF QUENPM, ONT  
 HERBERT A. SHAW, Agent  
 Toronto St., TORONTO