

# NORTH BRITISH & MERCANTILE INSURANCE COMPANY.

ESTABLISHED 1809.

Assets at 31st Dec., 1892.....\$54,004,288  
Revenue ..... 13,744,791  
Canadian Investments ..... 5,155,866

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 INSURANCE OFFICE FIRE

FOUNDED A.D. 1710

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  
W. ROWLAND, . . . . . Inspector

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

## 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

# Standard Life Assurance Co.

Established 1825. Head Office for Canada: MONTREAL  
Total Assurance over \$111,500,000.

Total Invested Funds.....\$38,550,000  
Bonus Distributed.....\$7,500,000  
Annual Income.....\$1,100,000  
Total Assurance in Canada.. 14,000,000  
Total Investments " 9,850,000  
World-wide Policies 13 months for revival of laps'd 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.....\$35,814,254  
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 and Farm Property Insured on Special Terms.  
JOS. B. REED, Toronto Agent, 20 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, 1808  
SUSCRIBED CAPITAL, \$6,000,000  
TOTAL INVESTED FUNDS, OVER \$9,000,000  
Agencies in all the principal towns of the Dominion.  
CANADIAN BRANCH OFFICE:  
Company's Bldg., 107 St. James St., Montreal  
E. D. LACY, Resident Manager for Canada

## UNION ASSURANCE SOCIETY OF LONDON, ENGLAND.

Instituted Queen Anne  
IN THE A.D.  
Reign of - 1714 -

T. L. MORRISSEY, 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 \$23,000,000  
Head Office for Canada:  
Guardian Assurance Bldg., Montreal  
E. P. HEATON, Manager  
G. A. ROBERTS, Sub-Manager  
Toronto Office, Cor. King and Toronto Sts.  
H. D. P. ARMSTRONG MALCOLM GIBBS  
GENERAL AGENTS

## The Investment Annuity Policy

# North American Life Assurance Company

Provides that at death, or if on the Endowment Plan, at the maturity of the endowment period, the Company will pay the amount of insurance in 20 or 25 equal annual instalments, the first of such to be paid on the occurrence of the event or at the expiration of the endowment period. This plan at once secures to the beneficiary an absolute guaranteed income for the period selected.  
The particular features of this plan are not embodied in any other policy of insurance offered to the insuring public of Canada. It contains elements which no company has yet offered to the insured.  
A much lower rate of premium is chargeable on it than on the other plans of insurance, on account of the payment of the face of the policy being extended over a period of twenty or twenty-five years.  
The favorite method of accumulating the profits is equally applicable to this plan of insurance as to the other investment plans of the Company.  
For further particulars apply to any of the Company's Agents, or to

W.M. McCABE,  
Managing Director.

# British Empire Mutual Life

Established 1847  
Assurance Company  
Of London, Eng.  
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 15th Triennial Valuation, 31st December, 1893.

Larger Cash Surplus. Increased Bonds. Valuation Reserves Strengthened. Special advantages to total abstainers.  
F. STANCLIFFE,  
General Manager.

# Phoenix Fire Assurance Co. Of London, Eng.

Established 1788.  
LEWIS MOFFATT & CO.,  
Agents for Toronto and District.  
PATERSON & SON,  
General Agents for Dominion,  
Montreal, Que.

## WELLINGTON MUTUAL FIRE INSURANCE CO.

Business done on the Cash and Premium Note System.  
JAMES GOLDIE, CHAS. DAVIDSON,  
President. Secretary.  
Head Office, Guelph, Ont.  
HERBERT A. SHAW, Agent  
Toronto St., TORONTO

## The "Gore" Fire Insurance Company

Head Office: Galt  
CASH ASSETS ..... \$151,237  
TOTAL ASSETS ..... 341,232  
Both Cash and Mutual Plans. During 1891 and 1892 refunded 20% of all members' premiums.  
PRESIDENT, Hon. JAMES YOUNG,  
Vice-President, A. WARNOCK, Esq.  
R. S. STRONG, Manager, Galt.