

**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 " " " " " " " "	5,841,984
<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 FIRE**

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 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 \$107,011,900**

Total Invested Funds .....	\$37,419,000
Bonus Distributed .....	27,500,000
Annual Income .....	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 purchased.

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

**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. Westworth 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**

**LONDON & LANCASHIRE FIRE INSURANCE COMPANY.**

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

**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, ENGLAND.**

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

**T. L. MORRISSEY, Resident Manager,**  
 55 St. Francois Xavier st., Montreal.

**THE "GORE" FIRE INS. CO.**

Head Office, - GALT.

Cash Assets .. .. .	\$151,337
Total Assets .. .. .	341,282

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.**

**Insurance.**

## NORTH AMERICAN LIFE ASSURANCE COMPY.

HEAD OFFICE, TORONTO.

**PRESIDENT, JOHN L. BLAQUIE, 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, 1892, afford ample proofs of solid progress and continued prosperity.

Cash Income .....	\$ 446,474 40
Assets .....	1,421,981 80
Reserve Fund .....	1,115,846 00
Net Surplus .....	226,635 80

**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 -	\$1,300,000
Accumulated Funds, . . . . .	7,665,890
Annual Income, . . . . .	1,295,000
Assurance in Force, . . . . .	31,250,000
Total Claims Paid, . . . . .	9,763,340

**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: 288  
**GUARDIAN ASSURANCE BUILDING 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.

**PHENIX FIRE ASSURANCE COMPANY, LONDON.**

Established in 1782. 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. Deposit with the Dominion Government (for the security of policy holders in Canada), \$200,000. 25 St. Francois Xavier Street, Montreal. **GILLISPIE, PATERSON & Co., Agents for the Dominion. LEWIS MOFFATT & 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, President.**  
**CHAS. DAVIDSON, Secretary.**

**HEAD OFFICE - GUELPH, ONT**