

# NORTH BRITISH & MERCANTILE INSURANCE COMPANY.

ESTABLISHED 1809.

REVENUE 1894.

Fire Income .....	\$8,603,177
Life Income .....	4,498,943
Total Revenue..... \$13,102,120	
Total Assets.....	\$58,998,248
Canadian Investments .....	5,297,598

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** ○ ○ ○ ○ ○ ○ ○ ○ ○ ○  
 accepted at current rates

**E. A. LILLY**, Manager.  
 Toronto—**S. BRUCE HARMAN**, General Agent,  
 19 Wellington St. East.

# SUN

FOUNDED A.D. 1710

# INSURANCE OFFICE FIRE

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.

**J. 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.

# Lancashire Insurance Co.



Of England  
 ○ ○ ○ ○ ○  
 Capital and Assets Exceed  
**\$20,000,000**

Absolute Security  
 ○ ○ ○ ○ ○  
**CANADA BRANCH**  
 Head Office - TORONTO

**J. G. THOMPSON**, Manager

Agents for Toronto—**LOVE & HAMILTON**, 59 Yonge St

# Standard Life Assurance Co. of Edinburgh

Established 1825.

Head Office for Canada :  
 MONTREAL

Invested Funds.....	\$39,500,000
Investments in Canada .....	11,300,000

1895 BONUS YEAR

Low rates. Absolute security.  
 Unconditional policies.  
 Claims settled immediately on proof of death and No delay.

**J. HUTTON BALFOUR**, Superintendent  
**W. M. RAMSAY**, Manager.  
**CHAS. HUNTER**, Chief Agent.

# Liverpool & London & Globe Insurance Co.

Invested Funds.....	\$46,872,992
Investments in Canada .....	1,573,639

HEAD OFFICE, CANADA BRANCH, MONTREAL.

DIRECTORS.—Hon. H. Starnes, Chairman ; Edmund J. Barbeau, Esq., Wentworth J. Buchanan, Esq., A. F. Gault, Esq., Samuel Finley, 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.

"FIRE"

Established in London, 1803  
 SUBSCRIBED CAPITAL, **\$6,000,000**  
 TOTAL INVESTED FUNDS, OVER **\$8,000,000**

Agencies in all the principal towns of the Dominion.  
 CANADIAN BRANCH OFFICE :  
**Company's Bldg., 107 St. James St., Montreal**  
**E. D. LACY**, Resident Mgr. for Canada.

# UNION ASSURANCE SOCIETY

OF LONDON, ENGLAND.

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

**T. L. MORRISEY**, 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 \$22,000,000

Head Office for Canada :

**Guardian Assurance Bldg., Montreal**

**E. P. HEATON**, Manager  
**G. A. ROBERTS**, Sub-Manager

Toronto Office, Cor. King and Toronto Sts.

**HENRY D. P. ARMSTRONG**,  
 General Agent.  
 Phone No 450

# WHAT IS THE 7% Guaranteed Income Bond

OF THE

# North American Life Assurance Company ?

It is a contract that may be secured by the payment of 15 or 20 annual premiums, and should death occur within the period selected, the full face of the Bond becomes payable.

If living at the maturity of the Bond, the guaranteed cash value, as also the surplus, may be withdrawn, or a paid-up Bond (payable at death) taken out for its full face, and in addition a 7% Guaranteed Life Annuity secured ; in which case the surplus is also payable.

Pamphlets explanatory of this admirable plan will be given on application to any of the company's agents or to

**WILLIAM McCABE**,  
 Managing Director

ESTABLISHED 1847.

# British Empire Mutual Life Assurance Company

Of London, Eng.

Head Office, Canada,  
 British Empire Building,  
 MONTREAL.

Government Deposit, **\$747,207.34**

Results of Valuation, 1893

**Larger Cash Surplus**  
**Increased Bonus**  
**Valuation Reserves Strengthened**

IMMEDIATE ANNUITIES GRANTED

SEND FOR TERMS.

**F. STANCLIFFE**,  
 General Manager.

# LONDON MUTUAL

Fire Ins. Co. Established 1859  
 LONDON, Ont.

The only "Fire Mutual" Licensed by the Dominion Government.

Buildings and their contents insured at the lowest rates consistent with security.

**D. C. MACDONALD**, Sec. & Man.  
 London, Ont.

**T. S. MINTON**, Agent, 26 Wellington St. E., Toronto

# Star Life

Assurance Society  
 Of England Established 1843.

## FEATURES

1. Every description of Life Assurance business.
2. World-wide Policies.
3. Fair Rates.
4. Large and increasing bonuses, constituting the society's policies a first-class investment.

Reliable agents wanted.

**J. FRITH JEFFERS**, Sec'y for Canada  
 Head Office for Canada—**29 Richmond St. West**,  
 Toronto.