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 INSURANCE OFFICE
FOUNDED A.D. 1710.
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 without 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. C. SMITH, Chief Agent for Dom., Montreal

LONDON & LANCASHIRE FIRE

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 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. MORRISEY, 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	**341,383**

Both Cash and Mutual Plans. During 1891 and 1892 refunded 20% of al members' premiums.

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

Insurance.

THE INVESTMENT ANNUITY POLICY
—OF THE—
NORTH AMERICAN
LIFE ASSURANCE CO.

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

WILLIAM McCABE,
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 15th 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 Manage
Toronto Office, Cor. King and Toronto Sts.
H. D. P. ARMSTRONG, MALCOLM GIBBS
General Agents.

PHŒNIX
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. 35 St. Francois Xavier Street, Montreal. GILLESPIE, PATERSON & Co., Agents for the Dominion. LEWIS MOFFATT & Co., Agents for Toronto. R. MACD. PATERSON, MANAGER.

WELLINGTON MUTUAL
FIRE INSURANCE CO.

Business done on the Cash and Premium Note System

JAMES GOLDIE, President. CHAS. DAVIDSON, Secretary.

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