

## Insurance.

# North British and Mercantile INSURANCE COMPANY.

ESTABLISHED 1809.

PAID-UP CAPITAL, \$3,345,833

Fire Funds,	\$16,569,481
Life	85,484,285

Total Assets, \$52,058,716

## REVENUE 1891.

Fire Department,	\$7,557,268
Life	5,841,984

Total Revenue, \$12,599,247

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

FOUNDED A.D. 1710.

# INSURANCE FIRE

OFFICE

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 Govern-  
ment for security of Canadian Policy-holders.

## Insurance.

# THE Standard Life Assurance Co., OF EDINBURGH.

ESTABLISHED 1825.

Head Office for Canada, - MONTREAL.

Total Assurance over \$109,200,000

Total Invested Funds .....	\$38,000,000
Bonus Distributed .....	27,500,000
Annual Income .....	5,000,000
Total Assurance in Canada .....	14,000,000
Total Investments in Canada .....	8,125,000

## WORLD-WIDE POLICIES

Thirteen months for revival of lapsed policies with  
out medical certificate of five years' existence.  
Loans advanced on Mortgages and Debenture  
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; Ed-  
mond 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, 80 Wellington St. E.  
G. F. O. 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 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 90% of all members' premiums.PRESIDENT - HON. JAMES YOUNG.  
VICE-PRESIDENT, - A. WARMOCK, Esq.  
R. S. STRONG Manager Galt.

## Insurance.

# WHAT IS THE 7% Guaranteed Income Bond —OF THE— North American Life Assurance Company?

It is a contract which 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 addi-  
tion 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 com-  
pany's agents, or toWILLIAM McCABE,  
Managing Director.

# BRITISH EMPIRE MUTUAL Life Assurance Comp'y OF LONDON ENGLAND, ESTABLISHED 1847.

# CANADA BRANCH, - MONTREAL.

Canadian Investments, -	\$1,500,000
Accumulated Funds, -	8,200,000
Annual Income, over -	1,300,000
Assurance in Force, -	31,500,000
Total Claims Paid, over -	10,000,000

Bonuses every 3 years. Free Policies.  
Special advantages to total abstainers.F. STANCLIFFE,  
General ManagerJ. 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:  
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 1769. 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), \$900,000. 85 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  
F. W. STONE, President. CHAS. DAVIDSON, Secretary.

HEAD OFFICE QUELPH, ONT