

**Insurance.**

## North British and Mercantile

**INSURANCE COMPANY,**  
ESTABLISHED 1809.

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

Fire Funds, .. .. .	\$16,569,481
Life .. .. .	85,494,285
<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

FOUNDED A.D. 1710.

## INSURANCE OFFICE 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.**

## Close of Financial Year.

# THE STANDARD LIFE ASSURANCE CO.

ESTABLISHED 1825.

**Investments in Canada, \$7,500,000**

### DIVISION OF PROFITS.

Participating policies effected during the current year will secure full four years bonus at next division in 1895.

## Liverpool & London & Globe Insurance Co.


Invested Funds .. .. .	\$38,814,354
Investments in Canada .. .. .	900,000

**Head Office, Canada Branch, Montreal.**

DIRECTORS.—Hon. H. Starnes, Chairman; Edmund J. Barbeau, Esq. Wentworth J. Buchanan, Esq.

Risks accepted at Lowest Current Rates. Dwelling Houses & Farm Property Insured on Special Terms.

JOE. B. BHEED, 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 & YOEK, 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, 47 St. James St., MONTREAL.  
E. D. LACY,  
Resident Manager for Canada.

## Manchester Fire Assurance Co.

ESTABLISHED 1824.

**Assets over \$8,000,000.**

HEAD OFFICE, - - - MANCHESTER, Eng.

J. H. MOFFAT, Manager and Secretary.

Canadian Branch Head Office, Toronto.

JAS. BOOMER, Manager

City Agents—Geo. JAFFRAY, J. M. BRIGGS, FRANK E. MACDONALD.

## THE "GORE" FIRE INS. CO.

Head Office, - GALT.

Cash Assets .. .. .	\$151,387
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. BLAIKIE, 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, 1891, were the most successful in its history, as shown by the following figures:

Cash Income .. .. .	\$ 401,046 50
Assets .. .. .	1,215,560 41
Reserve Fund .. .. .	954,548 00
Net Surplus .. .. .	183,012 41

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 .. .	\$1,800,000
Accumulated Funds, .. .	7,665,690
Annual Income, .. .	1,295,000
Assurance in Force, .. .	\$1,250,000
Total Claims Paid, .. .	9,768,810

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 .. .. .	\$3,000,000

Head Office for Canada:  
GUARDIAN ASSURANCE BUILDING  
MONTREAL.

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

Toronto Office, Cor. King and Toronto St.  
H. D. P. ARMSTRONG, .. .. . MALCOLM GIBSON,  
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 trust 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), \$500,000. 28 St. Francis 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, .. .. . CHAS. DAVIDSON,  
President. .. .. . Secretary

HEAD OFFICE, - QUELPH. ONT.