

Insurance.

**North British and Mercantile INSURANCE CO.**

ESTABLISHED 1809

Assets at 31st Dec., 1892, ... .. \$54,004,898  
 Revenue, .. .. . 13,744,791  
 Canadian Investments ... .. 5,155,856

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 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 1835.

Head Office for Canada, - MONTREAL.

Total Assurance over \$111,500,000.

Total Invested Funds ..... \$38,550,000  
 Bonus Distributed ..... 27,000,000  
 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 with out 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 ..... \$38,814,354  
 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, 90 Wellington St. E.  
 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 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. 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, G. A. ROBERTS,  
 Manager. Sub Manager  
 Toronto Office, Cor. King and Toronto Sts.  
 H. D. P. ARMSTRONG, MALCOLM GIBBS  
 General Agents.

**PHENIX**

**FIRE ASSURANCE COMPANY, LONDON.**

Established in 1783. 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 \$5,000,000. Liability of Shareholders unlimited. Deposited with the Dominion Government (for the security of policy holders in Canada), \$200,000. 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

JAMES GOLDIE, CHAS. DAVIDSON,  
 President. Secretary.

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