

# NORTH BRITISH & MERCANTILE INSURANCE COMPANY.

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**  
**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 **77,000,000.**

Canadian Branch:

**15 Wellington St. 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.

# 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

# Standard Life Assurance Co.

Established 1825.

Head Office for Canada :  
MONTREAL

Total Assurance over **\$111,500,000.**

Total Invested Funds.....	\$38,550,000	World-wide Policies 13 months for revival of laps'd policies without medical certificate of five years' existence.
Bonus Distributed.....	27,500,000	
Annual Income .....	5,100,000	
Total Assurance in Canada..	14,000,000	
Total Investments " .....	9,850,000	

Loans advanced on Mortgages, and Debentures purchased.  
**W. M. RAMSAY, Manager**  
**CHAS. HUNTER, Chief Agent**

# Liverpool & London & Globe Insurance Co.

Invested Funds.....	\$35,814,254
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 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.

Established in London, 1803  
 SUBSCRIBED CAPITAL, \$6,000,000  
 TOTAL INVESTED FUNDS, OVER \$9,000,000

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

# UNION ASSURANCE SOCIETY

OF LONDON, ENGLAND.

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

**T. L. MORRISEY, Resident Manager,**  
 55 St. Francois Xavier St., 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.  
**H. D. P. ARMSTRONG**                      **MALCOLM GIBBS**  
 GENERAL AGENTS

# 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.

# British Empire Mutual Life Assurance Company

Established 1847

Assurance Company  
 Of London, Eng.

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, 1898.

Larger Cash Surplus. Increased Bonds.  
 Valuation Reserves Strengthened.  
 Special advantages to total abstainers.

**F. STANCLIFFE,**  
 General Manager.

# PHENIX

FIRE ASSURANCE COMPANY, LONDON.

Established in 1792. 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. Deposits 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

# The "Gore" Fire Insurance Company

Head Office: Galt

CASH ASSETS .....	\$151,337
TOTAL ASSETS .....	\$41,282

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**