

## Insurance.

# North British and Mercantile FIRE & LIFE INSURANCE COMP'Y,

ESTABLISHED 1809.

## RESOURCES OF THE COMPANY.

Authorized Capital .....	\$3,000,000 Stg.
Subscribed .....	2,500,000 "
Paid-up .....	625,000 "
Fire Fund and Reserves at 31st December, 1884.....	\$1,597,295 9 6
Life and Annuity Funds .....	3,994,662 7 3
Revenue, Fire Branch.....	1,201,068 11 11
Life and Annuity Branches...	587,561 8 8

WILLIAM EWING, - - - - - Inspector.  
GEORGE N. AHERN, - - - - - Sub-Inspector

R. N. GOOCH, Agent,  
26 Wellington St. E., TORONTO.

Head Office for the Dominion, Montreal.

THOMAS DAVIDSON,  
General Agent.

# NEW YORK LIFE

Insurance Company

ESTABLISHED 1845.

Year ending Dec. 31st, 1885 :

Cash Assets, - - -	\$66,864,821
Cash Income, - - -	16,121,172
New Policies Issued, - -	68,521,452
Total Policies in Force	259,674,509
Cash Surplus over all liabilities (according to Standards of New York State and Canada, 4½ per cent. basis), - - -	13,225,053

DAVID BURKE,

General Manager for Canada.

OFFICES : { Union Bank Building, MONTREAL.  
Mail Building, TORONTO.

## THE

# Fire Insurance Association

(LIMITED),

OF LONDON, ENG.

Capital .....	\$4,500,000
Reserve Fund .....	550,000
Government Deposit .....	100,000

HEAD OFFICE FOR CANADA.

Standard Bank Buildings, St. James Street

MONTREAL.

WM. ROBERTSON,  
General Manager.

E. P. HEATON, Fire Superintendent.

# THE GLASGOW & LONDON Insurance Company.

HEAD OFFICE FOR CANADA

Glasgow and London Buildings, Montreal.

MANAGER, - - STEWART BROWNE.

TORONTO BRANCH OFFICE, 34 Toronto St., City.

Resident Secretary—J. T. VINCENT.

City Agents, } W. FAHEY,  
                  } W. J. BRYAN

## Insurance.

# THE STANDARD LIFE

Assurance Company,

OF EDINBURGH, SCOTLAND.

ESTABLISHED 1825.

Total Subsisting Assurance, over \$100,000,000	
Invested Funds .....	32,000,000
Amount of Assurances accepted in last five years .....	32,676,000
Bonuses distributed .....	17,000,000
New Proposals accepted last year	7,350,000
Claims paid last year .....	2,650,000
Deposit at Ottawa for Canadian Policy-Holders .....	582,000

Head Office in Canada, - Montreal.

W. M. RAMSAY, Manager,

Toronto Agency, 9 Toronto St., Toronto.

# LIVERPOOL & LONDON & GLOBE Insurance Company.

Invested Funds .....	\$24,500,000
Investments in Canada.....	900,000

Head Office, Canada Branch, Montreal.

BOARD OF DIRECTORS.

Hon. H. Starnes, Chairman; T. Hart, Esq., Edward  
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, G. F. C. SMITH,  
Toronto Agent, Chief Agent for the  
20 Wellington St. E. Dominion, Montreal.

# QUEEN

INSURANCE COMP'Y OF ENGLAND.

H. J. MUDGE, - - - - - MONTREAL,  
CHIEF AGENT FOR CANADA.

GEO. GRAHAM, Agent, Toronto,  
15 Wellington Street East.

# IMPERIAL FIRE INSURANCE CO. OF LONDON,

(ESTABLISHED 1803.)

Head Office for Canada, 6 Hospital St., MONTREAL  
W. H. RINTOUL, Resident Secretary.

Subscribed Capital.....	\$1,600,000 Stg.
Paid-up Capital .....	700,000 "
Cash Assets, 31st Dec., 1879.....	1,596,014 "

Toronto Agency—ALF. W. SMITH.

# CITIZENS' Insurance Company OF CANADA.

HENRY LYMAN, PRESIDENT.

ANDREW ALLAN, VICE-PRESIDENT.

GERALD E. HART, - GENERAL MANAGER.

Capital and Assets, - - - \$1,418,212 07

Losses Paid to 1st Jan.,  
1885, - - - - - 2,608,227 14

The Stock of this Company is held by many of  
the wealthiest men in Canada.

LOSSES PROMPTLY &amp; EQUITABLY ADJUSTED

FIRE. LIFE. ACCIDENT.

MALCOLM GIBBS, Chief Agent.

TORONTO OFFICE, 12 ADELAIDE ST. E.

## Insurance.

# NORTH AMERICAN Life Assurance Co.

INCORPORATED BY SPECIAL ACT OF THE DOMINION PARLIAMENT.

FULL GOVERNMENT DEPOSIT.

DIRECTORS:

HON. ALEX. MACKENZIE, M.P., ex-Prime Minister  
of Canada, President.  
HON. ALEXANDER MORRIS, M.P.P., and JOHN  
L. BLAIRIE, ESQ., Pres. Can. Landed Credit  
Co., Vice-Presidents.  
Hon. G. W. Allan, Senator.  
Alphonse Desjardins, Esq., M.P., Montreal.  
Hon. D. A. Macdonald, ex-Lieutenant-Gov. of Ontario  
Andrew Robertson, Esq., Pres. Mont'l Harbor Trust  
L. W. Smith, Esq., D.C.L., Pres. Building & Loan As.  
W. R. Meredith, Esq., Q.C., M.P.F., London.  
J. K. Kerr, Esq., Q.C. (Messrs. Kerr, Macdonald,  
Davidson & Patterson).  
John Morison, Esq., Governor British Am. Fire A. Co.  
E. A. Meredith, Esq., LL.D., Vice-President Toronto  
Trusts Corporation.  
Wm. Bell, Esq., Manufacturer, Guelph.  
A. H. Campbell, Esq., Pres. British Can. L. & In. Co.  
D. Macrae, Esq., Manufacturer, Guelph.  
E. Gurney, Esq., Director Federal Bank of Canada  
H. H. Cook, Esq., M.P., Toronto.  
John N. Lake, Esq., Broker and Financial Agent.  
Edward Galley, Esq., Alderman.  
B. B. Hughes, Esq. (Messrs. Hughes Bros., Wholesale  
Merchants).  
James Thorburn, Esq., M.D., Medical Director.  
James Scott, Esq., Merchant, Director Dominion Bk  
Wm. Gordon, Esq., Toronto.  
Robert Jaffray, Esq., Merchant.  
W. McCABE, Esq., LL.B., F.I.A., Managing Director.

# EMPLOYERS' LIABILITY

Assurance Corporation,  
OF LONDON, ENG.

Capital.....	\$5,000,000
Fully Subscribed.....	2,500,000
Paid-up .....	500,000
Canadian Government Deposit .	50,000

HEAD OFFICE FOR CANADA:

British Empire Building, MONTREAL.

F. STANCLIFFE, Manager.

TRANSACTS:

FIDELITY GUARANTEES.  
ACCIDENT INSURANCE OF ALL KINDS,  
JOINT ASSURANCES,  
EMPLOYERS' LIABILITY POLICIES.

Policies are issued in this Department to cover all  
Employers' risks under the Employers' Liability  
Act—which came in force throughout Ontario July  
1st, 1886—at a premium of so much per cent. on the  
wages paid per annum.

Rates on application to Head Office.  
Active Agents desirous of representing this Com-  
pany, either in cities or towns, or in districts that  
may be arranged, can apply at once to the Manager.

F. STANCLIFFE,  
British Empire Building, MONTREAL.  
J. E. & A. W. SMITH, Gen. Agents, Toronto

# GUARDIAN

Fire and Life Assurance Company,  
OF LONDON, ENGLAND.

Paid-up Capital, One Million Pounds Stg.	
Capital Subscribed, .. ..	\$10,000,000
Invested Funds, .. ..	19,500,000

Gen. Agents for { ROBT. SIMMS & CO. } Montreal.  
Canada, { GEO. DENHOLM, }  
Toronto—HENRY D. P. ARMSTRONG, 58 King St  
East.  
Kingston—W. H. Godwin, British Whig Building.  
Hamilton—GILLESPIE & POWIS, 20 James St.

# PHENIX

FIRE INSURANCE COMPANY OF LONDON.

ESTABLISHED IN 1783.

Agency established in Canada in 1804. Unlimited  
liability of all the Stockholders, and large Reserve  
Funds. Moderate rates of premium.

GILLESPIE, MOFFATT & CO.,  
General Agents for Canada,  
19 St. Sacramento St., Montreal.  
ROBT. W. TYRE, Manager.

# THE LONDON & LANCASHIRE FIRE INSURANCE COMPANY.

W. A. SIMS, T. M. PRINGLE,  
MANAGER AGENT, TORONTO

Wants Agents at Wingham, Brussels and Perth