

**Insurance.**

## North British and Mercantile

### INSURANCE COMPANY,

ESTABLISHED 1809.

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

Fire Funds, . . . . .	\$16,569,481
Life " " . . . . .	85,484,285
<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>\$12,599,247</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 \$200,000 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 .....	\$35,814,354
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, 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 & YORK, AGENTS, TORONTO.

**IMPERIAL FIRE INSURANCE CO.**

OF LONDON,

(ESTABLISHED 1803.)

E. D. LAOY, Resident Manager for Canada.  
Company's Building, 107 St. James St., MONTREAL.

Subscribed Capital.....	\$1,300,000 Stg.
Total Invested Funds, over ...	1,600,000 "

Toronto Agency—ALF. W. SMITH,  
No. 2 Court Street.

—THE—

## Manchester Fire Assurance Co.

ESTABLISHED 1824.

**Assets over \$3,000,000.**

HEAD OFFICE, - - MANCHESTER, Eng.  
J. B. 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 .. .. .	\$151,337
Total Assets .. .. .	341,337

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 56
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 -	\$1,300,000
Accumulated Funds, . . . . .	7,665,390
Annual Income, . . . . .	1,295,000
Assurance in Force, . . . . .	81,250,000
Total Claims Paid, . . . . .	9,762,240

**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 ..	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 GIBSON,  
General Agents.

## 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 for Shareholders unlimited. Deposit 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 Plan System

F. W. STONE, .. .. . OCHAS. DAVIDSON,  
President. .. .. . Secretary

HEAD OFFICE. - QUELPH