

Insurance.

North British and Mercantile INSURANCE CO.

ESTABLISHED 1809

Assets at 31st Dec., 1892, \$54,004,898
 Revenue, 13,744,791
 Canadian Investments 5,155,356

RESIDENT AGENTS IN TORONTO:
 R. N. GOOCH H. W. EVANS
 F. H. GOOCH

THOS. DAVIDSON, Man. Dir.
 MONTREAL,

COMMERCIAL UNION

ASSURANCE CO., Ltd.

Of London, . . . England.

FIRE. LIFE. MARINE.

Capital and Assets, \$27,000,000

Canadian Branch—Head Office, Montreal. Toronto
 Office, 49 Wellington St. East.

R. WICKENS,
 Gen. Agent for Toronto and Co. of York.

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 FIRE

OFFICE

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 \$500,000 with the Dominion Govern-
 ment for security of Canadian Policy-holders.

Insurance.

THE Standard Life Assurance Co., OF EDINBURGH.

ESTABLISHED 1825.

Head Office for Canada, - MONTREAL.

Total Assurance over \$109,200,000

Total Invested Funds \$38,000,000
 Bonus Distributed \$7,500,000
 Annual Income 5,000,000
 Total Assurance in Canada..... 14,000,000
 Total Investments in Canada..... 8,125,500

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, Supt. of Agencies.

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; Ed-
 mond 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



**LONDON &
 LANCASHIRE**

FIRE

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 Queen Anne
 IN THE A. D.
 Reign of - 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 341,388

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 CO.

Head Office, - Toronto, Ont.

President—JOHN L. BLAIKIE, Esq.,
 President Canada Landed and National Inv't Co
 Vice-Presidents | HON. G. W. ALLAN,
 J. K. KERR, Esq., Q. C.

During 1893 (the most successful year in its his-
 tory) the North American Life Assurance Company
 made unexcelled gains in every department tend-
 ing to financial prosperity. The following figures are
 taken from the last financial statement:

Cash Income .. . \$ 482,514.08
 Expenditure (including death claims, en-
 dowments, profits and all payments to pol-
 icyholders 216,792.45
 Assets 1,703,453.39
 Reserve Fund 1,319,510.00
 Net Surplus 297,062.26

WM. McCABE, F.I.A.,
 Managing Director.

BRITISH EMPIRE MUTUAL Life Assurance Comp'y

OF LONDON ENGLAND,
 ESTABLISHED 1847.

CANADA BRANCH, - MONTREAL.

Canadian Investments, - \$1,500,000
 Accumulated Funds, - - 8,200,000
 Annual Income, over - 1,300,000
 Assurance in Force, - - 31,500,000
 Total Claims Paid, over - 10,000,000

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 GIBBS
 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 hand
 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), \$300,000. 25 St. Francois Xavier Street,
 Montreal. GILLESPIE, PATERSON & Co., Agents
 for the Dominion. LEWIS MOFFATT & Co., Agents
 for Toronto. B. 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
HERBERT A. SHAW, Agent
 Toronto St., TORONTO