NORTH BRITISH & MERCANTILE INSURANCE COMPANY.

ESTABLISHED 1809.

REVENUE 1894. Total Revenue..... \$13,102,120

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 O O O O O O O accepted at current rates

E. A. LILLY, Manager. Toronto—S. BRUCE HARMAN, General Agent, 19 Wellington St. East.

FOUNDED A.D. 1710

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 **\$7,000,000.**

Canadian Branch:

15 Wellington St. East TORONTO, ONT.

A. M. BLACKBURN, Manager . Inspector W. ROWLAND,

This Company commenced business in Canada by depositing \$300,000 with the Dominion Government for security of Canadian Policy-holders.

Insurance Co.

Of England

00000

Capital and Assets Exceed \$20,000,000

Absolute Security

00000

CANADA BRANCH Head Office - TORONTO

J. G. THOMPSON, Manager

Agents for Toronto--Love & Hamilton, 59 Yonge St

Mead Office for Canada:

Assurance Co. of Edinburgh

1895 BONUS YEAR

Low rates. Absolute security.
Unconditional policies.
Claims settled immediately on proof of death and
No delay.

J. HUTTON EALFOUR, Superintendent W. M. RA CHAS. HUNTER, Chief Agent. W. M. RAMSAY, Manager.

Liverpool & London & Globe Insurance Co.

 Invested Funds
 \$46,872,992

 Investments in Canada
 1,573,639

HEAD O FICE, CANADA BRANCH, MONTREAL.

DIRECTORS.—Hon. H. Starnes, Chairman; Edmund J. Barbeau, Esq., Wentworth J. Buchanan, Esq., A. F. Gault, Esq., Samuel Finley, 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.

Insurance Co., Ltd. "FIRE"

Established in London, 1803

SUBSCRIBED CAPITAL, \$6,000,000 TOTAL INVESTED FUNDS, OVER \$8,000,000

Agencies in all the principal towns of the Dominion.

CANADIAN BRANCH OFFICE:
Company's Bldg., 107 St. James St., Montreal
E. D. LACY, Resident Mgr. for Canada.

UNION ASSURANCE SOCIETY

Instituted

Reign of



Oueen Anne A.D.

T. L. MORRISEY. Resident Manager. Cor. McGill & St James Sts., Montreal

Guardian FIRE AND LIFE ASSURANCE CO, of London, Eng.

CAPITAL, \$10,000,000 €UNDS IN HAND EXCEED \$22,000,000

Head Office for Canada:

Guardian Assurance Bldg., Montreal

E. P. HEATON, Manager

G. A. ROBERTS, Sub-Manager

Joronto Office, Cor. King and Toronto Sts.

HENRY D. P. ARMSTRONG, Phone No 450 General Agent.

The Investment Annuity Policy

North American Life **Assurance Company**

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

Agents, or to

WM. McCABE, Managing Director.

ESTABLISHED 1847.

Rritish **Empire**

Mutual Life Assurance Company Of London, Eng.

Head Office, Canada, British Empire Building, MONTREAL.

Government Deposit, \$747,207.34

Results of Valuation, 1893 Larger Cash Surplus Increased Bonus Valuation Reserves Strengthened

IMMEDIATE ANNUITIES GRANTED

SEND FOR TERMS.

F. STANCLIFFE,

General Manager.

LONDON MUTUAL

Fire Ins. Co. Established LONDON, Ont.

The only "Fire Mutual Licensed by the Dominion Government.

Buildings and their contents insured at the lowest rates consistent with security.

D. C. MACDONALD, Sec. & Man. London, Ont

T. S. MINTON, Agent, 26 Wellington St. E., Toronto

Star Life

Assurance Society Of England

Established 1843.

FEATURES

- Every description of Life Assurance business.
- 2. World-wide Policies.
- 3. Fair Rates.
- 4. Large and increasing bonuses, constituting the society's policies a first-class investment.

Reliable agents wanted.

J. FRITH JEFFERS, Sec'y for Canada Head Office for Canada-29 Richmond St. West, Toronto.