NORTH BRITISH & MERCANTILE INSURANCE COMPANY.

ESTABLISHED 1809.

Assets at 31st Dec., 1892	\$54,004,298
Revenue	
Canadian Investments	

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.

FOUNDED A.D. 1710

OFFICE

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 97,000,000

Canadian Branch:

15 Wellington St. East

TORONTO, ONT.

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

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.

Assurance Co. of Edinburgh

1895 BONUS YEAR

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

I. HUTTON BALFOUR, Superintendent

W. M. RAMSAY, Manager.

CHAS. HUNTER, Chief Agent.

Liverpool & London & Globe Insurance Co.

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.

Insurance Co. Ltd. "FIRE"

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

Instituted

Reign



Oueen Anne

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

FIRE AND LIFE Guardian 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

Toronto Office, Cor. King and Toronto Sts.

MALCOLM GIBBS H. D. P. ARMSTRONG

. GENERAL AGENTS

orth American Life Assurance

Head Office TORONTO, Ont. Company

President

JOHN L. BLAIKIE, Eso.,
Pres. Canada Landed and National Investment Co.

Vice-Presidents

J. K. KERR, Esq., Q.C. HON, G. W. ALLAN.

The great success which has attended the Company from its organization, and particularly during 1894, is duly evidenced by figures taken from the last financial statement:

 Cash Income
 \$558,394 93

 Expenditure (including death claims, endowments, profits and all payments to policyholders)
 286,193 40

 Assets
 1,987,446 30

 Reserve Fund
 1,564,020 00

 Net Surplus
 338,216 75

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

ESTABLISHED 1847.

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,

New York Life

Insurance Company

January 1, 1895

ASSETS\$162,011,770 93 Liabilities, including the Reserve on all existing Policies (4 per cent. Standard). \$141,762,463 20 Total Undivided Surplus 20,249,307 73 Income 36,483,313 53 New Ins. written in 1894 200,086,248 00 Outstanding Insurance 813,294,160 00

Instalment Policies are only included at the amounts payable immediately at death, or end of Endowment Period.

JOHN A. McCALL, President. HENRY TUCK, Vice-President.

Assurance Society

Of LONDON - - - - England

For information as to Loans, Assurance, or Agencies, address

Toronto.

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