

**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 Stand. rds 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 .....	850,000
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 .....	32,678,000
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, - - - - -	2,603,227 14

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

LOSSES PROMPTLY & 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. BLAIKIE, 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.P., 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., L.L.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. Lako, 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., L.L.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 Poun s 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,  
 12 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