

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>
<b>REVENUE 1891.</b>	
Fire Department, . . . . .	\$7,557,268
Life " " " " " " " "	5,841,984
<b>Total Revenue, . . . . .</b>	<b>\$12,899,247</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 \$300,000 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 \$107,011,900

Total Invested Funds .....	\$37,419,000
Bonus Distributed .....	27,500,000
Annual Income .....	4,900,000
Total Assurance in Canada .....	13,000,000
Total Investments in Canada .....	7,500,000

**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.

**Liverpool & London & Globe Insurance Co.**

Invested Funds .....	\$38,814,254
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. BEED, Toronto Agent, 80 Wellington St. E.  
G. F. C. SMITH, Chief Agent for Dom., Montreal.



**INSURANCE COMPANY**

ALFRED WRIGHT AND R. L. BALL,  
Acting Managers.

MARTER & YORK, AGENTS, TORONTO.

**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.

THE

**Manchester Fire Assurance Co.**

ESTABLISHED 1824.

Assets over \$8,000,000.

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 .. .. .	341,283

Both Cash and Mutual Plans. During 1891 and  
1892 refunded 20% of all members' premiums.

PRESIDENT, HON. JAMES YOUNG  
VICE-PRESIDENT, A. WAKNOCK, Esq.  
R. S. STRONG, Manager, Galt.

Insurance.

NOTICE IS HEREBY GIVEN THAT THE

**ANNUAL  
GENERAL MEETING**

OF THE POLICY-HOLDERS  
AND GUARANTORS OF

**The North American  
Life Assurance  
Company**

Will be held at the Head Office of the Company,  
Manning Arcade, King st. west, Toronto, Ont.,

On Thursday, 26th January, 1893,

At ELEVEN o'clock in the forenoon, for the recep-  
tion of the Annual Report and a statement of the  
affairs of the Company, the election of Directors,  
and the transaction of all such business as may be  
done at a General Meeting of the Company. Par-  
ticipating Policy-holders have one vote for each  
\$1,000 of insurance held by them.

WM. McCABE, Managing Director.

January 13th, 1893.

**BRITISH EMPIRE**

MUTUAL

**Life Assurance Comp'y**

OF LONDON ENGLAND,

ESTABLISHED 1847.

**CANADA BRANCH, - MONTREAL.**

Canadian Investments, over -	\$1,300,000
Accumulated Funds, . . . . .	7,665,890
Annual Income, . . . . .	1,295,000
Assurance in Force, . . . . .	31,250,000
Total Claims Paid, . . . . .	9,763,340

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, Manager. G. A. ROBERTS, 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), \$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 Note  
System

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

HEAD OFFICE QUELPH, ONT