NORTH BRITISH & MERCANTILE INSURANCE COMPANY.

ESTABLISHED 1809.

Canadian Investments 5,155,356

Resident Agents in Toronto:

R. N. GOOCH

H. W. EVANS

F. H. GOOCH

THOMAS DAVIDSON, Managing Director, MONTREAL.

ESTABLISHED 1720

The London Assurance

Total .

\$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.

SUN

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

Canadian Branch:

15 Wellington St. East

TORONTO, ONT.

H. M. BLACKBURN. Manager W. ROWLAND,

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

New York

Is a Policy with no restrictions whatever, and but a single condition, namely

The Payment of Premiums DAVID BURKE,

General Manager for Canada

Head Office for Canada:

of Edinburgh

Total Assurance over \$111,500,000.

Loans advanced on Mortgages, and Debentures

purchased. 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

OF LONDON, ENGLAND.

Instituted IN THE

Reign



Queen Anne - 1714 -

T. L. MORRISEY, Resident Manager, 55 St. François Xavier St., Montreal.

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

CAPITAL. \$10,000.000 Funds in Hand exceed \$22,000,000

Head Office for Canada:

Guardian Assurance Bidg., Montreal

E. P. HEATON, Manager

G. A. ROBERTS, Sub-Manager

Toronto Office, Cor. King and Toronto Sts. H. D. P. ARMSTRONG

GENERAL AGENTS

orth American Life Assurance Company?

It is a contract that may be secured by the payment of 15 or 20 annual premiums, and should death occur within the period selected, the full face of the Bond becomes payable.

If living at the maturity of the Bond, the guaranteed cash value, as also the surplus, may be withdrawn, or a paid-up Bond (payable at death) taken out for its full face, and in addition a 7% Guaranteed Life Annuity secured; in which case the surplus is also payable.

Pamphlets explanatory of this admirable plan will be given on application to any of the company's agents,

WILLIAM McCABE,

Managing Director.

Rritish Empire

Mutual Life Established 1847 Assurance Company

Of London, Eng.

CANADA BRANCH: MONTREAL

CANADIAN INVESTMENTS OVER \$1,600,000 ACCUMULATED FUNDS, \$8,548,625 INCOME, \$1,415,000 Assurance in force, \$31,500,000

TOTAL CLAIMS PAID, \$12,000,000

Results of 15th Triennial Valuation, 31st December, 1893.

Larger Cash Surplus. Increased Bonds. Valuation Reserves Strengthened. Special advantages to total abstainers.

> F. STANCLIFFE, General Manager.

PHŒNIX

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. Liablify of Shareholders unlimited. Deposits with the Dominion Government (for the security of policy holders in Canada), \$200,000. 35 \$4. Francols 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.

OLDIE, CHAS. DAVIDSON, President. JAMES GOLDIE, Secretary. Guelph, Ont. Head Office.

HERBERT A. SHAW, Agent

Toronto St., TORONTO

raff Fire Insurance

Head Office: Galt

CASH ASSETS TOTAL ASSETS

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

nd Toronto Sts.

MALCOLM GIBBS

PRESIDENT, - - - - Hon. JAMES YOUNG,
A. WARNOCK, Esq.

R. S. STRONG, Manager, Galt.