

**Insurance.**

## North British and Mercantile INSURANCE CO.

ESTABLISHED 1809

Assets at 31st Dec., 1892, ... .. \$54,004,898  
Revenue, .. .. . 13,744,791  
Canadian Investments ... .. 5 155,356

RESIDENT AGENTS IN TORONTO:  
R. N. GOOCH H. W. EVANS  
F. H. GOOCH

**THOS. DAVIDSON, Man. Dir.**  
MONTREAL,

## COMMERCIAL UNION

ASSURANCE CO., Ltd.

Of London, . . . . . England.

FIRE. LIFE. MARINE.

Capital and Assets, \$37,000,000.

Canadian Branch—Head Office, Montreal. Toronto Office, 49 Wellington St. East.

**R. WICKENS,**  
Gen. Agent for Toronto and Co. of York.

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 Government for security of Canadian Policy-holders.

**Insurance.**

## THE Standard Life Assurance Co., OF EDINBURGH.

ESTABLISHED 1825.

Head Office for Canada, - MONTREAL.

**Total Assurance over \$109,200,000**

Total Invested Funds ..... \$32,000,000  
Bonus Distributed ..... 27,500,000  
Annual Income ..... 14,000,000  
Total Assurance in Canada..... 5,000,000  
Total Investments in Canada..... 8,125,500

**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.**  
CHAS. HUNTER, Supt. of Agencies.

## Liverpool & London & Globe Insurance Co.

Invested Funds ..... \$32,514,254  
Investments in Canada..... 900,000

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 & Farm Property Insured on Special Terms

JOS. B. REED, Toronto Agent, 20 Wellington St. E  
G. F. C. SMITH, Chief Agent for Dom., Montreal



**LONDON &  
LANCASHIRE  
FIRE  
INSURANCE COMPANY.**

ALFRED WRIGHT,  
Mgr. for Ontario, Manitoba and the North-West.  
MARTER & YORK, Agents, Toronto.  
TELEPHONE 600.

## 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.

## UNION ASSURANCE SOCIETY

OF LONDON, ENGLAND.

Instituted  Queen Anne  
IN THE A. D.  
Reign of - 1714 -

T. L. MORRISSEY, Resident Manager,  
55 St. Francois Xavier st., Montreal.

## THE "GORE" FIRE INS. CO.

Head Office, - GALT.

Cash Assets .. .. . \$151,337  
Total Assets .. .. . 341,222

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

PRESIDENT, Hon. JAMES YOUNG.  
VICE-PRESIDENT, A. WARNOCK, Esq.  
R. S. STRONG Manager Galt.

**Insurance.**

## North American Life ASSURANCE CO.

Head Office, - Toronto, Ont.

President—JOHN L. BLAIKIE, Esq.,  
President Canada Landed and National Inv't Co  
Vice-Presidents | HON. G. W. ALLAN,  
J. K. KERR, Esq., Q. C.

During 1893 (the most successful year in its history) the North American Life Assurance Company made unexcelled gains in every department tending to financial prosperity. The following figures are taken from the last financial statement:

Cash Income .. .. \$ 482,514.08  
Expenditure (including death claims, endowments, profits and all payments to policyholders .. .. . 216,792.45  
Assets .. .. . 1,703,453.39  
Reserve Fund .. .. . 1,319,510.00  
Net Surplus .. .. . 297,062.26

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

## BRITISH EMPIRE MUTUAL Life Assurance Comp'y

OF LONDON ENGLAND,  
ESTABLISHED 1847.

## CANADA BRANCH, - MONTREAL.

Canadian Investments, - \$1,500,000  
Accumulated Funds, - - 8,200,000  
Annual Income, over - 1,300,000  
Assurance in Force, - - 31,500,000  
Total Claims Paid, over - 10,000,000

**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, G A. ROBERTS,  
Manager. 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, PATTERSON & Co., Agents for the Dominion. LEWIS MOFFATT & Co., Agents for Toronto. E. MACD. PATTERSON, MANAGER.

## WELLINGTON MUTUAL FIRE INSURANCE CO.

Business done on the Cash and Premium Note System

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

HEAD OFFICE **QUELPH, ONT**  
**HERBERT A. SHAW,** Agent  
Toronto St., TORONTO