

Insurance.

**NORTH BRITISH AND MERCANTILE**

**FIRE & LIFE INSURANCE CO'Y,**  
ESTABLISHED 1809.

**RESOURCES OF THE CO.**

Authorized Capital .....	£3,000,000 Stg
Subscribed .....	2,500,000 "
Paid-up .....	635,000 "
Fire Fund and Reserves as at 31st December, 1893.....	£1,592,235 5 2
Life and Annuity Funds .....	3,841,194 9 1
Revenue—Fire Branch.....	1,186,865
Life and Annuity Branches.....	551,337

WILLIAM EWING, Inspector.  
GEORGE N. AHERN, Sub-Inspector.

**R. N. GOOCH, Agent,**  
26 Wellington St. E., TORONTO

Head Office for the Dominion in Montreal.

D. LORN MACDOUGALL,  
THOMAS DAVIDSON,  
General Agents.

**SURETYSHIP.**

**THE GUARANTEE CO.**

Of North America.

CAPITAL, (authorized), \$1,000,000  
PAID UP IN CASH, (no notes) 300,000  
ASSETS and Resources (over) 775,000  
DEPOSIT with Dominion Gov't 57,000

This Company is under the same experienced management which introduced the system to this continent over nineteen years ago and has since actively and successfully conducted the business to the satisfaction of its clients.

Over \$210,000 have been paid in Claims to Employers.

HEAD OFFICE,—260 ST. JAMES ST., MONTREAL.

President: SIB A. T. GALT, G.O.M.G. Vice-President: HON. JAS. FERRIER,  
Managing Director: EDWARD RAWLINGS. Secretary: JAMES GRANT.

Directors in Toronto:  
John L. Blaikie, Chairman, President Canada Landed Credit Co.  
O. S. Goswami, Vice-President Ontario Bank.  
Hon. D. L. Macpherson, President of the Senate.  
T.utherland Stayner, Director Bank of Commerce  
Sib W. P. Howland, C.B., President Ontario Bank.

Agents in Toronto.  
**JOHN STARK & CO,**  
28 & 30 Toronto Street.  
**EDWARD RAWLINGS,**  
Managing Director.

Montreal, Aug., 1893.

\*NB—This Company's Deposit is the largest made or Guarantee business by any Company, and is not liable for the responsibilities of any other risks.

**GUARDIAN**

Fire and Life Assurance Company,  
OF LONDON, ENGLAND.

ESTABLISHED 1821.

Capital - - - \$10,000,000  
Invested Funds - \$19,000,000  
Dominion Deposit - \$107,176

Gen. Agents for { ROBT. SIMMS & CO. } Montreal  
Canada. { GEO. DENHOLM. }

Toronto—HENRY D. P. ARMSTRONG, 58 King St. East.

Kingston—R. W. VANDEWATER, Ontario Street.

Hamilton—GILLESPIE & POWIS, 20 James St. E.

Insurance.

**RATES REDUCED.**  
**The Standard Life Assurance Co.**

HEAD OFFICES:

Edinburgh, - - - Scotland.  
Montreal, - - - Canada.

Total Risks .....	\$95,000,000
Accumulated Funds .....	\$7,500,000
Annual Income .....	about 4,000,000
Claims paid in Canada .....	over 1,300,000
Investments in Canada .....	" 2,000,000

Policy-holders in this Company are permitted to do military service in the North-West without extra charge.

CLAIMS settled in Montreal, giving to this Company all the advantages of a local office, with the benefits of an extended business and connection otherwise.

LOANS ADVANCED on Mortgage of Policies to the extent of the office value.

C. GREVILLE HARSTONE,  
Gen. Agent. W. M. RAMSAY,  
Manager for Canada.

Office—A 1 York Chambers, 9 Toronto Street, Toronto.

**LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.**

Invested Funds, - - -	\$39,000,000
Investments in Canada, - - -	900,000

Head Office, Canada Branch, Montreal.

BOARD OF DIRECTORS.

Hon. H. Barnes, Chairman; T. Cramp, Esq., Dep. Chairman; T. Hart, Esq.; Angus O. Hooper, Esq.; Edward J. Barleau, Esq.

Mercantile Risks accepted at Lowest Current Rates  
Dwelling Houses and Farm Property Insured on Special Terms.

JOS. B. BRED, G. F. C. SMITH,  
Toronto Agent, Chief Agent for the  
20 Wellington St. E. Dominion, Montreal

**QUEEN**

**INSURANCE CO. OF ENGLAND**

FORBES & MUDGE, Montreal,  
Chief Agents for Canada.

GEO. GRAHAM, Agent, Toronto, 6 Wellington street East.

**IMPERIAL FIRE INSURANCE CO. OF LONDON.**

(Established 1803.)

Head Office for Canada, 6 Hospital St., Montreal  
RINTOUL BROS., Agents.

Subscribed Capital, .....	\$1,800,000 Stg.
Paid-up Capital, .....	700,000 Stg.
Cash Assets, 31st Dec., 1879, .....	1,596,014

Toronto Agency—ALF. W. SMITH.

**CITIZENS'**

**Insurance Co., of Canada.**

HENRY LYMAN, - - - - - PRESIDENT.  
ANDREW ALLAN, - - - - - VICE-PRESIDENT.  
GERALD E. HART, GENERAL MANAGER.

CAPITAL AND ASSETS,

\$1,370,090.07.

Losses Paid to 1st January, 1885,

\$2,283,202 90.

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

Loans promptly and equitably adjusted.

**FIRE. LIFE. ACCIDENT.**

MALCOLM GIBBS, Chief Agent.

Toronto Office, 12 Adelaide street East.

Insurance.

**NORTH AMERICAN**

**LIFE ASSURANCE CO.**

Incorporated by Special Act of the Dom'n Parli'mt

FULL GOVERNMENT DEPOSIT.

DIRECTORS:

HON. ALEX. MACKENZIE, M.P., ex-Prime Minister of Can; President.  
HON. ALEXANDER MC AIB, M.P.P. and JOHN BLAIKIE, ESQ., Pres Jan. Landed Credit Co. Vice-Pr sidents.

Hon. G. W. Allan, Sens' r.  
Hon. R. Thibaudeau, Senator, Montreal.  
Hon. D. A. Macdonald, Ex-Lieutenant-Gov. of Ont.  
Andrew Robertson, Esq., Pres. Mont'l Harbor Trust  
L. W. Smith, D.C.L., Pres. Building & Loan Ass'n.  
W. B. Meredith, Q.C., M.P.F., London.  
J. K. Kerr, Esq., Q.C. (Messrs. Blake, Kerr, Lash & Casels).

John Morison, Esq., Governor British Am. Fire A. Co.  
E. A. Meredith, Esq., LL.D., Vice-President Toronto Trusts Corporation.

Wm. Bell, Manufacturer, Guelph.  
A. H. Campbell, Esq., Pres. British Can. L. & In. Co.  
D. Macrae, Esq., Manufacturer, Guelph.

E. Gurney, Jr., Esq., Director Federal Bank of Can.  
H. H. Cook, Esq., M.P., Toronto.  
John N. Lake, Esq., Broker and Financial Agent.  
Edward Galley, Alderman.

B. E. Hughes, Esq., (Messrs. Hughes Bros., Wholesale Merchants).

James Thorburn, M.D., Medical Director.

James Scott, Esq., Merchant; Director Dom'n. Bank.

Wm. Gordon, Esq., Toronto.  
Robert Jaffray, Esq., merchant.  
W. McCabe, Esq., LL.B., F.I.A., Managing Director

**British Empire**

MUTUAL

**LIFE ASSURANCE COMP'Y,**  
OF LONDON, ENGLAND.

Established 1847.

CANADA HEAD OFFICE, - - MONTREAL

Accumulated Funds, - - -	\$5,000,000
Annual Income, - - -	1,000,000
Investments in Canada, - - -	800,000
Canadian Government Deposit, - - -	100,000

MANAGER FOR WESTERN ONTARIO,

**J. FRITH JEFFERS,**  
LONDON, ONTARIO.

J. W. & A. W. SMITH, General Agents Toronto.  
JOHN DENNIS, Special Agent.

Agents wanted in unrepresented districts.

**F. STANCLIFFE,**  
General Manager,  
CANADA.

**LONDON and LANCASHIRE**

LIFE ASSURANCE CO.,

Of London, England.

LIFE INSURANCE EXCLUSIVELY.

CANADIAN INVESTMENTS

Exceed \$300,000 and Increasing Yearly.

LOW RATES OF PREMIUM.

HEAD OFFICE FOR CANADA

217 ST. JAMES STREET,  
MONTREAL.

WM. ROBERTSON, Gen. Man'r.

**THE GLASGOW & LONDON INSURANCE COMPANY.**

HEAD OFFICE FOR CANADA :

87 & 89 St. Francois Xavier St., Montreal.

JOINT MANAGERS

EDWARD L. BOND, STEWART BROWNE.  
J. T. VINCENT, Inspector.

DONALDSON & FREELAND, Agents,  
TORONTO.

Active Agents Wanted.