

## Insurance.

# NORTH BRITISH AND MERCANTILE FIRE & LIFE INSURANCE CO'Y,

ESTABLISHED 1890.

Subscribed Capital ..... \$2,000,000 Stg  
Subscribed Capital Paid-up ..... 500,000 "  
Subscribed but Uncalled Capital..... 1,500,000 "

## ESTABLISHMENT IN CANADA.

MANAGING DIRECTORS.

D. Lorn MacDougall, Esq. Thos. Davidson, Esq.

## DIRECTORS.

Gilbert Scott, Esq., of Messrs. Wm. Dow & Co.  
Charles F. Smithers, Esq., General Manager Bank of  
Montreal.

The Hon. Thomas Ryan, Senator.

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.

## WANTED

An active

## DISTRICT AGENT

FOR TORONTO &amp; NEIGHBORHOOD

for the

Briton Life Association, (Limited.)

Apply to

JAS. E. M. CHIPMAN

Manager for Canada,  
Montreal.

## SURETYSHIP.

## THE GUARANTEE CO.

Of North America.

CAPITAL, (authorized), \$1,000,000  
PAID UP IN CASH, (no notes) 300,000  
ASSETS, (over) 395,000  
DEPOSIT WITH GOV'T 57,000

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

Over \$180,000 have been paid in  
Claims to Employers.

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

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

Directors in Toronto:

John L. Blaikie, Chairman, President Canada  
Landed Credit Co.  
C. S. Gzowski, Vice-President Ontario Bank.  
Hon. D. L. Macpherson, President of the Senate.  
T. Sutherland Stayner.  
Sir W. P. Howland, C.B., President Ontario Bank.

Agents in Toronto.

JOHN STARK &amp; CO.,

Equity Chambers, Corner Adelaide & Victoria Sts.  
EDWARD RAWLINGS,  
Managing Director.

Montreal, Feb., 1893.

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

## Insurance.

# RATES REDUCED. THE STANDARD Life Assurance Co.

ESTABLISHED 1825.

HEAD OFFICES:

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

Total Risks ..... \$95,000,000  
Accumulated Funds ..... 27,500,000  
Annual Income.....about 4,000,000  
or over \$10,000 a day.  
Claims paid in Canada.....over 1,200,000  
Investments in Canada ..... 1,000,000  
Total amount paid in Claims during the last 8 years,  
over Fifteen Millions of Dollars, or about \$5,000  
a day.

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

FIXED SURRENDER VALUES.—See report sub-  
mitted to Annual General Meeting of the Com-  
pany, held 26th of April, 1870.

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

MORTON & WRIGHT, W. M. RAMSAY,  
Gen. Agts. Manager for Canada.  
Office—38 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. Starnes, Chairman; T. Cramp, Esq., Dep.  
Chairman; T. Hart, Esq.; Angus C. Hooper, Esq.;  
Edward J. Barleau, Esq.

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

JOS. B. REED,

Toronto Agent,  
20 Wellington St. E.

G. F. C. SMITH,

Chief Agent for the  
Dominion, Montreal

## GUARDIAN

Fire and Life Assurance Company,  
OF LONDON, ENGLAND.

ESTABLISHED 1821.

Capital - - £2,000,000 sterling  
Invested Funds £2,981,000 sterling  
Dominion Deposit - \$100,343

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 &amp; POWIS, 20 James St. S.

## British Empire

LIFE

INSURANCE CO. OF LONDON, ENG.

Established 1847.

ASSETS nearly - - \$4,500,000  
INCOME over 750,000  
CANADIAN GOV'T DEPOSIT 100,000

Head Office for Canada, Montreal.

This Company has nearly \$400,000 invested  
in Canadian Securities. It has paid over \$6,000,000  
in claims, and has now 36 per cent of all the  
premiums received in hand. Its cash bonuses are  
very liberal, and are declared every three years.

General Agents and active Local Agents wanted in  
unoccupied districts. Liberal contracts made.  
Apply to

F. STANCLIFFE,  
General Manager,  
MONTREAL.

## Insurance.

# NORTH AMERICAN LIFE ASSURANCE CO.

Head Office, - - - Toronto.

HON. ALEX. MACKENZIE, M.P., President.  
HON. ALEX. MORRIS, M.P.P., } Vice Pres's.  
JOHN L. BLAICKIE, Esq.,  
WILLIAM McCABE, Managing Director.

HAMILTON, March 3, 1893.

GENTLEMEN,—We hereby acknowledge the receipt  
of the sum of Fifteen Thousand Dollars, being in  
full payment of policy No. 1,115, on the life of the  
late Charles E. Freeman, Barrister, of this city, acci-  
dentally drowned in Burlington Bay, on the 13th of  
February. This prompt payment, without rebate,  
speaks volumes for the integrity and business  
management of your Company, the more so that  
the deceased had only been recently insured, and  
had merely given his note on one of the Company's  
forms for the premium, which falls due to-day.

We specially desire to commend the Company for  
its promptness in this case, as the claim papers  
were only sent in to you two days ago.

ANDREW RUTHERFORD,

CLARENCE FREEMAN,

F. FREEMAN,

Executors of the  
last will of CHAS.  
E. FREEMAN,  
deceased.

## SUN

Life Assurance Coy. of Canada.

MONTREAL.

CAPITAL, - - - \$500,000.

T. WORKMAN, Esq.,  
President.

M. H. GAULT, Esq., M.P.,  
Vice-President

## Unconditional Policies.

No other company in Canada issues Unconditional  
Policies. They are entirely free from all vexatious  
restrictions regarding travel, occupation, habits,  
suicide, etc., and are absolutely indisputable when  
two years in force. They are thus the best com-  
mercial securities of their kind, as they cannot be for-  
feited by the acts of the assured.

R. MACAULAY,

Manager.

## THE LONDON

Life Insurance Company

OF LONDON, ONT.

Licensed by the Ontario Legislature, deposits with  
the Government \$75,000.

Issues Life endowment and Accident Policies, all  
the most desirable forms.

Joseph Jeffery, Esq., President.

WM. MARDON,

Manager &amp; Secretary

## National Assurance Co

OF IRELAND.

Established - - - 1822.

Insures property against Fire at equitable rates.  
Losses promptly paid.

Head Office for Canada, Montreal

SCOTT &amp; BOULT,

CHIEF AGENTS.

TORONTO AGENCY,

SCOTT &amp; WALMSLEY.

Agents wanted throughout the  
Dominion.