NORTH BRITISH & MERCANTILE INSURANCE COMPANY.

ESTABLISHED 1809.

Assets at 31st Dec., 1892	$54,004,298
Revenue	13,744,791
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 . . Funds . . $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 INSURANCE OFFICE FIRE

FOUNDED A.D. 1710

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, ... Inspector

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

THE

Lancashire - - - Insurance Co.

Established 1852

Of MANCHESTER, Eng.

CAPITAL THREE MILLIONS STERLING

Canadian Fire Branch

Head Office - - TORONTO
J. G. THOMPSON - Manager

Agents for Toronto—LOVE & HAMILTON, 59 Yonge Street.

Standard Life Assurance Co. of Edinburgh

Established 1825.

Head Office for Canada: MONTREAL

Total Assurance over $111,500,000.

Total Invested Funds	$38,550,000	World-wide Policies
Bonus Distributed	27,500,000	13 months for revival of laps'd policies without medical certificate of five years' existence.
Annual Income	5,100,000	
Total Assurance in Canada	14,000,000	
Total Investments "	9,850,000	

Loans advanced on Mortgages, and Debentures purchased.

W. M. RAMSAY, Manager

CHAS. HUNTER, Chief Agent

Liverpool & London & Globe Insurance Co.

Invested Funds	$35,814,254
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 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.

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 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

UNION ASSURANCE SOCIETY

OF LONDON, ENGLAND.

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

T. L. MORRISEY, Resident Manager,
Cor McGill & St. James Sts., Montreal.

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

CAPITAL, $10,000,000
FUNDS IN HAND EXCEED $22,000,000

Head Office for Canada:

Guardian Assurance Bldg., 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

The Investment Annuity Policy

—OF THE—

North American Life Assurance Company

Provides that at death, or if on the Endowment Plan, at the maturity of the endowment period, the Company will pay the amount of insurance in 20 or 25 equal annual instalments, the first of such to be paid on the occurrence of the event or at the expiration of the endowment period. This plan at once secures to the beneficiary an absolute guaranteed income for the period selected.

The particular features of this plan are not embodied in any other policy of insurance offered to the insuring public of Canada. It contains elements which no company has yet offered to the insured.

A much lower rate of premium is chargeable on it than on the other plans of insurance, on account of the payment of the face of the policy being extended over a period of twenty or twenty-five years.

The favorite method of accumulating the profits is equally applicable to this plan of insurance as to the other investment plans of the Company.

For further particulars apply to any of the Company's Agents, or to

WM. McCABE,
Managing Director.

British Empire Mutual Life Assurance Company Of London, Eng.

Established 1847

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, 1898.

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

F. STANCLIFFE,
General Manager.

Phœnix Fire Assurance Co. Of London, Eng.

Established 1782.

LEWIS MOFFATT & CO.,
Agents for Toronto and District.

PATERSON & SON,
General Agents for Dominion,
Montreal, Que.

WELLINGTON MUTUAL FIRE INSURANCE CO.

Business done on the Cash and Premium Note System.

JAMES GOLDIE, President. CHAS. DAVIDSON, Secretary.

Head Office, - - - - Guelph, Ont.

HERBERT A. SHAW, Agent
Toronto St., TORONTO

The "Gore" Fire Insurance Company

Head Office: Galt

CASH ASSETS	$151,337
TOTAL ASSETS	341,282

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.