

Insurance.

**North British and Mercantile
INSURANCE COMPANY,**
ESTABLISHED 1809.

PAID-UP CAPITAL, \$3,345,833

Fire Funds, \$16,569,481
Life " " " " " 85,484,286

Total Assets, \$52,058,716

REVENUE 1891.

Fire Department, \$7,557,268
Life " " " " " 5,841,984

Total Revenue, \$12,899,247

CANADIAN INVESTMENTS, \$4,599,753

AGENTS IN TORONTO:

R. N. GOOCH, H. W. EVANS.
F. H. GOOCH.

THOMAS DAVIDSON, Man. Director,
MONTREAL.

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.

Close of Financial Year.
**THE STANDARD LIFE
ASSURANCE CO.**

ESTABLISHED 1825.

Investments in Canada, \$7,500,000

DIVISION OF PROFITS.

Participating policies effected during the current year will secure full four years bonus at next division in 1895.

Liverpool & London & Globe Insurance Co.

Invested Funds \$38,314,254
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.



INSURANCE COMPANY

ALFRED WRIGHT AND R. L. BALL,
Acting Managers.

MARTER & YORK, AGENTS, TORONTO.

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

(ESTABLISHED 1803.)

E. D. LAOY, Resident Manager for Canada.
Company's Building, 107 St. James St., MONTREAL.

Subscribed Capital \$1,200,000 Stg.
Total Invested Funds, over 1,600,000 "

Toronto Agency—ALF. W. SMITH,
No. 2 Court Street.

THE

Manchester Fire Assurance Co.

ESTABLISHED 1824.

Assets over \$8,000,000.

HEAD OFFICE, . . . MANCHESTER, Eng.
J. B. MOFFAT, Manager and Secretary.

Canadian Branch Head Office, Toronto.

JAS. BOOMER, Manager

City Agents—Geo. JAFFRAY, J. M. BRIGGS, FRANK E. MACDONALD.

THE 'GORE' FIRE INS. CO.

HEAD OFFICE, . . GALT.

Cash Assets \$151,337
Total Assets 341,282

Both Cash and Mutual Plans. During 1891 and 1892 refunded 10% of all members' premiums.

President, Hon. JAMES YOUNG.
VICE-PRESIDENT, A. WAINOCK, Esq.

S. TRONG, Manager, Galt.

Insurance.

**NORTH AMERICAN
... LIFE ...
ASSURANCE COMP'Y.**

HEAD OFFICE, TORONTO.

PRESIDENT,

JOHN L. BLAIRIE, Esq.

President Canada Landed and National Investment Company.

VICE-PRESIDENTS,

HON. G. W. ALLAN J. K. KERR, Esq., Q. C.

THE operations of the Company for the year ending 31st December, 1891, were the most successful in its history, as shown by the following figures:

Cash Income \$ 401,046 56
Assets 1,215,560 41
Reserve Fund 954,548 00
Net Surplus 183,012 41

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

**BRITISH EMPIRE
MUTUAL
Life Assurance Comp'y
OF LONDON ENGLAND,
ESTABLISHED 1847.**

CANADA BRANCH, - MONTREAL.

Canadian Investments, over - \$1,800,000
Accumulated Funds, 7,665,890
Annual Income, 1,295,000
Assurance in Force, 31,250,000
Total Claims Paid, 9,763,840

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, Manager. G. A. ROBERTS, 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, \$5,001,000. 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, PATERSON & Co., Agents for the Dominion. LEWIS MOFFATT & Co., Agents for Toronto. B. MACD. PATERSON, MANAGER.

**WELLINGTON MUTUAL
FIRE INSURANCE CO.**

Business done on the Cash and Premium Note System

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

HEAD OFFICE. - QUELPH, ONT