

THE
Excelsior Life Insurance Co'y
OF ONTARIO (Limited)

INCORPORATED 1889.

Equity Chambers, N. E. Cor. Adelaide & Victoria Streets, Toronto
SUBSCRIBED CAPITAL, - - - \$354,500 00.

A HOME COMPANY WITH MOST LIBERAL AND ATTRACTIVE PLANS AND FEATURES.

LARGEST ASSETS in Comparison to Liabilities.
HIGHEST RATE of Interest on Investments.

LOWEST for cost of Management, in cost of obtaining new business, and in rate of mortality.

POLICIES NON-FORFEITABLE, INCONTTESTABLE, AND ENTITLED TO LARGE PERCENTAGE OF PROFITS.

VACANCIES FOR GOOD RELIABLE AGENTS.

E. MARSHALL,
SECRETARY.

E. F. CLARKE,
MANAGING DIRECTOR.

PROVIDENT SAVINGS LIFE
ASSURANCE SOCIETY OF NEW YORK.
SHEPPARD HOMANS, - - - President.

Eighteenth Annual Statement for the year ending
December 31st, 1892.

Income	\$1,902,222.39
Paid Policy-holders	1,181,498.36
Total Expenses of Management	464,141.34
Gross Assets	1,297,040.23
Liabilities, Actuaries' 4% Valuation	605,215.00
Surplus, Actuaries' 4%	681,795.23
Surplus American Experience, 4%	716,395.23

Policies issued in 1892	\$19,517,516.00
Policies in force December 31st, 1892	76,843,241.00

\$50,000 DEPOSITED WITH THE DOMINION GOVERNMENT.

CANADIAN DEPARTMENT—37 YONGE STREET, TORONTO.

R. H. MATSON,
GEN. MANAGER FOR CANADA.

F. SPARLING,
ASSIST. MANAGER.

Gore District Fire Ins. Co.

HEAD OFFICE - GALT, ONT.

ESTABLISHED 1836.

PRESIDENT, JON JAS. YOUNG, M.P.P.
VICE-PRESIDENT, ADAM WARKOCK, Esq.
MANAGER, R. S. STRONG.

S. BRUCE HARMAN - AGENT,
19 WELLINGTON ST. EAST, TORONTO.

THE
Dominion Life Assurance Co.

Authorized Capital	\$1,000,000
Subscribed Capital	\$352,000
Dominion Government Deposit	\$50,000
Paid up in Cash	\$63,150

HEAD OFFICE—WATERLOO, ONT.

JAMES TROW, M.P., PRESIDENT.
P. H. SIMS, VICE-PRESIDENT.
THOS. HILLIARD, MANAGING DIRECTOR.
AGENTS WANTED IN UNREPRESENTED DISTRICTS.

The Perth Mutual Fire
INSURANCE COMPANY.

ESTABLISHED 1863.

HEAD OFFICE—STRATFORD, ONT.

Insures Buildings, Merchandize, Manufactories, and all other descriptions of Property on the Cash or Premium Note System.

JAMES TROW, M.P., WM. MOWAT, Banker, PRESIDENT.
CHAS. PACKERT, SECRETARY.
HERBERT A. SHAW, City Agent, 9 Toronto Street, Toronto.

Wellington Mutual Fire
INSURANCE COMPANY.

ESTABLISHED 1840.

HEAD OFFICE - - - GUELPH, ONT.

Business done on the Cash and Premium Note System.

P. W. STONE, CHAS. DAVIDSON, PRESIDENT, SECRETARY.
A. T. WOOD, 24 SCOTT STREET,
AGENT FOR TORONTO.

IMPERIAL
Insurance Company, Limited,
FIRE

ESTABLISHED AT LONDON IN 1803.

Subscribed Capital, £1,200,000
Cash Assets, more than \$9,000,000

107 St. James Street, Montreal.

E. D. LACY,

Resident Manager for Canada

Huron & Middlesex
Mutual Fire Insurance Co.

HEAD OFFICE—LONDON, ONT.

This Company does a general Fire Insurance business. Rates charged according to hazard. Business done exclusively on the Premium Note System.

L. C. LEONARD, Esq., D. M. CAMERON, M.P., PRESIDENT, VICE-PRESIDENT.
JOHN STEPHENSON, MANAGER & SECRETARY.

Agents wanted in unrepresented Districts.

PHENIX
FIRE INSURANCE COMPANY,
LONDON.

Established in 1782

Canadian Agency established in 1804.

Losses paid since the establishment of the Company have exceeded £12,000,000 Sterling.

Balance held in hand for payment of fire losses only, exceeds £600,000 Sterling.

Liability of Shareholders Unlimited.

GILLESPIE, PATERSON, & Co.

General Agents for the Dominion of Canada.

CHIEF OFFICE:
12 ST. SACRAMENT ST., MONTREAL.
R. McD. PATERSON, MANAGER.

TORONTO OFFICE:
LEWIS MOFFATT & CO.,
20 TORONTO STREET.
TELEPHONE COMMUNICATION.

UNITED FIRE
Insurance Company
LIMITED
OF MANCHESTER, ENGLAND.

This Company in addition to its own ample Funds has the Security of those of

THE PALATINE INSURANCE COMPANY OF ENGLAND the combined Assets being as follows:

Capital subscribed	\$5,500,000
Capital paid up in cash	1,250,000
Funds in hand	2,750,000
Deposit with Dominion Government for protection of Canadian policyholders, (including City of London deposits)	241,000

HEAD OFFICE FOR CANADA:
1740 NOTRE DAME STREET, MONTREAL.
J. A. ROBERTSON, T. H. HUDSON, Supt. of Agencies, Resident Manager.

EASTMUIR & LIGHTBOURNE, Agents,
3 Toronto Street, Toronto.
The "UNITED" having acquired by purchase the business and good will of the CITY OF LONDON INSURANCE CO., and assumed all the liabilities of that Company, is alone entitled to the benefit of the connection thus formed, the continuance of which it respectfully solicits.

NORTHERN
Assurance Company
of England.

INCOME AND FUNDS (1891).

Capital and Accumulated Funds	\$35,285,000
Annual Revenue from Fire and Life	5,380,000
Premiums and from Interest upon invested Funds	
Deposited with the Dominion Government for security of Canadian Policy Holders	290,000

HEAD OFFICES:
LONDON AND ABERDEEN.
BRANCH OFFICE FOR CANADA:
MONTREAL, 1724 NOTRE DAME STREET.
BANKERS—BANK OF MONTREAL.
G. E. MOBERLY, INSPECTOR.
ROBERT W. TYRE, MANAGER FOR CANADA.
E. P. PEARSON - AGENT FOR TORONTO.

Albion Fire Insurance Association, Lt'd

OF LONDON, ENGLAND.

Head Office for Canada—No 47 St. FRANCOIS XAVIER STREET, MONTREAL.

CANADIAN COMMITTEE—

CHAIRMAN—SIR DONALD A. SMITH, K.C.M.G., M.P., (President Bank of Montreal).

DIRECTORS—ROBERT BENNY, Esq. SANDFORD FLEMING, Esq., C.E., C.M.G.

A. DEAN, INSPECTOR.

JOHN KENNEDY, MANAGER FOR CANADA.

BRUCE HARMAN, GENERAL AGENT, 19 WELLINGTON STREET EAST, TORONTO