

Insurance.

**QUEEN CITY CHAMBERS**

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Fire, Life, Marine, Accident and  
Plate Glass Insurance.

MILLERS' &amp; MANUFACTURERS' INS. CO.

ONTARIO MUTUAL LIFE ASS'CE CO.

FIRE INSURANCE EXCHANGE.

THE TRAVELERS' INSURANCE CO.

HAND-IN-HAND INSURANCE CO.

BRITISH &amp; FOREIGN MARINE INS. CO.

QUEEN CITY FIRE INS. CO.

SCOTT &amp; WALMSLEY,

UNDERWRITERS.

UNION MUTUAL LIFE INS. CO'Y,  
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Incorporated - - - - 1848.

JOHN E. DEWITT, President.  
The attractive features and popular plans of this well-known Company present many inducements to intending insurers peculiar to itself. Its Policies are the most liberal now offered to the public; after three years they are Non-forfeitable, incontestable and free from all limitation as to Residence, Travel, Suicide or Occupation, Military and Naval Service excepted. Its plans are varied and adapted to all circumstances. There is nothing in Life Insurance which it does not furnish cheaply, profitably and intelligibly. Send to the Company's Home Office, Portland, Maine, or any of its agents for publications describing its Main Law Convertible Policy, Class A., or its 7 per cent. Guaranteed Bond Policy, Class A., and other forms of Bond Policies; also for pamphlet explanatory of the Maine Non-forfeiture Law, and for list of claims paid thereunder. Total payments to Policy-holders and their Beneficiaries, more than \$23,000,000.00. Good Territory still open for active and experienced agents.

Insurance.

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OF CANADA.**

Head Office, - Halifax, N. S.

CAPITAL, - - - - \$1,000,000.

Branch Offices at - - - -

J. H. Ewart, - TORONTO, ONT. General Agent.

C. R. G. Johnson, - MONTREAL, P. Q. General Agent.

A. Holloway, - WIMNIPEG, MAN. General Agent.

J. M. Robinson, - ST. JOHN, N. B. General Agent.

F. W. Hyndman, - CHARLOTTETOWN, P. E. I. General Agent.

President, - JOHN DOULL, Esq.

President Bank of Nova Scotia.

CHARLES D. CORY, Managing Director.

D. C. EDWARDS, Secretary.

The Oldest Canadian Fire Insurance Company.

**QUEBEC**

FIRE ASSURANCE CO'Y

ESTABLISHED 1818.

Government Deposit, - - - - \$75,000

Agents—St. John, N.B., THOMAS A. TEMPLE.

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GEO. J. PYKE, General Agent

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Issues all kinds of  
ACCIDENT POLICIES.

INCLUDING

INDEMNITY

- for -

-:-

LOSS

- of -

LIMBS, EYES,

etc.

AGENTS WANTED.

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J. FLETT, Managing Director.

Insurance.

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LIFE

**Insurance - Company,**

OF NEW YORK.

RICHARD A. McCURDY, - President.

Assets, - - - - \$126,082,153.56.

The Largest and Best Life Insurance  
Company in the world.The New Business of the Mutual Life Insurance  
Company in 1888 exceeded \$103,000,000.Its business shows the Greatest Comparative Gain  
made by any Company during the past  
year including:

A gain in assets of .....	\$ 7,375,301 68
A gain in income of .....	8,086,010 08
A gain in new premiums of .....	2,333,406 00
A gain in surplus of .....	1,645,623 11
A gain in new business of .....	38,756,792 85
A gain of risks in force .....	54,496,251 85

**THE MUTUAL LIFE INSURANCE CO.**Has Paid to Policy holders since  
Organization \$273,481,839.82.

The wonderful growth of the Company is due in a large degree to the freedom from restriction and irksome conditions in the contract, and to the opportunities for investment which are offered in addition to indemnity in case of death.

The Mutual Life was the first to practically undertake the simplification of the insurance contract, and strip it of a verbiage in the mazes of which could be found innumerable refuges against claims of policy-holders who had, however unwittingly, departed from the strict letter of the agreement. That this appealed powerfully to the popular taste is evident from the fact that in 1888 the Company wrote over \$103,000,000 of new insurance.

The Distribution Policy of the Mutual Life Insurance Company is the most liberal contract offered by any company and produces the best results for the Policy-holders.

**T. & H. K. MERRITT,**  
General Managers Western Ontario,  
TORONTO.

**THE WATERLOO MUTUAL FIRE INS. CO.,**

ESTABLISHED IN 1863.

HEAD OFFICE, - - - WATERLOO, ONT.

Total Assets Jan., 1st, 1890, \$264,549.00.

CHARLES HENDRY, President. | GEORGE RANDALL, Vice-President.

C. M. TAYLOR, Secretary. | JOHN KILLER, Inspector.

T H H

**LONDON LIFE INSURANCE CO.,**

HEAD OFFICE, - - LONDON, Ont.

Subscribed Capital, \$228,000. | Government Deposit, \$50,000.

JOSEPH JEFFERY, President. JOHN MCCLARY, Vice Pres.

This Company issues "Special Term," "Whole Life," Limited Payment,  
Life and Endowment Policies, on as favorable terms as any.

For further particulars write or apply to

JOHN G. RICHTER, Manager.

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HEAD OFFICE, - - - - WATERLOO, ONT.

Authorized Capital, - \$1,000,000. | Dom. Govt. Deposit, - \$50,000.

Subscribed Capital, 250,000. | Paid-up Capital - 62,500.

JAMES TROW, M.P., President. P. H. SIMS, Esq., Vice-President.

THOS. HILLIARD, Managing Director.

Our Policy is a straight promise to pay—like a bank draft, almost unconditional. No restriction on travel or occupation. Is nonforfeitable after two or three years—even for failure to pay renewals. Remains in full force till the value is exhausted. It provides a legacy certain, instead of a law suit possible. There are Three classes—Abstainers, General and Women—giving each in profits the true benefit of its own longevity. RATES compare favorably with any in the world. Choice of all sound plans of assurance offered, no other. Agents Wanted. Apply now.

THOS. HILLIARD, Managing Director.

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ASSURANCE CO., (LTD.)

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FIRE, LIFE, MARINE.

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TORONTO OFFICE, - 32 TORONTO STREET.

R. WICKENS, Gen. Agent, for Toronto &amp; Co. of York

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Life Assurance Company.**

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Hon. S. H. BLAKE, Q.C., - - - Vice-President.  
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in a separate class, thereby getting the advantage of  
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