

Insurance.
North British and Mercantile
INSURANCE COMPANY,
 ESTABLISHED 1808.
 Is the Largest and Strongest
 Company in Existence.
 Total Assets At 31st
 January, \$49,032,702
 Head Office in Canada, Montreal.

CANADIAN INVESTMENTS, \$3,390,915
 AGENTS IN TORONTO:
 R. N. GOOCH, H. W. EVANS,
 F. H. GOOCH.
THOMAS DAVIDSON, Man. Director,
MONTREAL.

INSURANCE AGENTS.
 Responsible and capable Fire Insurance
 Agents and Agents of other branches of In-
 surance in Cities, Towns and Districts through-
 out Canada, having the opportunity of doing
 some Life Insurance business, may represent
*One of the Largest and Most Pro-
 gressive Life Companies in
 the World.*

Issuing all modern plans of insurance.
 In applying for agency, address com-
 munications, with full particulars, marked
 "CONFIDENTIAL," to
"RESIDENT MANAGER,"
 Box No. 2079, Post Office, MONTREAL.

Phoenix Insurance Comp'y
 OF HARTFORD, CONN.
 ESTABLISHED 1854.
 Canada Branch.
 GERALD E. HART, General Manager, Montreal.
 Paid-up Capital, \$2,000,000 00
 Surplus, 1,301,235 39
 Assets, 5,302,004 73
 Income, 2,778,050 00
 A general Fire Insurance business transacted at
 lowest current rates.
 JAS. B. BOUSTEAD,
 District Agent, Toronto.

The Manufacturers' Life Ins. Co.
 HEAD OFFICES, TORONTO.
 Authorized Capital, \$2,000,000
 ABSOLUTE SECURITY.
 PROMPT PAYMENT OF CLAIMS.
 PRESIDENT, - SIR JOHN A. MACDONALD, P.C. G.C.B.
 VICE-PRESIDENTS:
 GEO. GOODERHAM, Esq., President, Bank of Toronto.
 WM. BELL, Esq., Organ Manufacturer, Guelph.
 S. F. MCKINNON, Wholesale Milliner.
 D. PARKS, FACKLER, New York,
 Consulting Actuary.
 J. F. ELLIS, Managing Director.

Insurance.
Standard Life Assurance Co.
 ESTABLISHED 1825
 Total Invested Funds over \$34,000,000
 Invested in Canada..... 4,500,000
 ABSOLUTE SECURITY.
 REASONABLE RATES.
 PROMPT SETTLEMENTS.
 * * * LARGE PROFITS.
 Unconditional & Non-forfeitable Policies issued
 W. M. RAMSAY, Montreal,
 Manager for Canada.
 CHARLES HUNTER,
 Superintendent of Agencies.

Liverpool & London & Globe Insurance Co.
 Invested Funds \$38,814,254
 Investments in Canada..... 900,000
 Head Office, Canada Branch, Montreal.
 DIRECTORS.—Hon. H. Starnes, Chairman; Ed-
 mund J. Barbeau, Esq., Westworth J. Buchanan, Esq.
 Risks accepted at Lowest Current Rates. Dwelling
 Houses & Farm Property Insured on Special Terms.
 J. B. REED, Toronto Agent, 80 Wellington St. E.
 G. F. C. SMITH, Chief Agent for Dom., Montreal.



INSURANCE COMPANY.
 W. A. SIMS, T. M. PRINGLE,
 MANAGER, AGENT, TORONTO.
IMPERIAL FIRE INSURANCE CO.
 OF LONDON,
 (ESTABLISHED 1803.)
 E. D. LACY, Resident Manager for Canada.
 Company's Building, 107 St. James St., MONTREAL.
 Subscribed Capital..... \$1,000,000 Stg.
 Total Invested Funds, over ... 1,600,000 "
 Toronto Agency—ALF. W. SMITH,
 No. 2 Court Street.

FIRE. ACCIDENT.
CITIZENS'
Insurance Company
 OF CANADA.
 ESTABLISHED 1864.
 Total Assets, including Capital at Call, the whole
 of which is available for the protection of the
 Policy-holders, \$1,328,131.
 HEAD OFFICE—THE COMPANY'S BUILDING,
 181 St. James Street, Montreal.
 DIRECTORS AND OFFICERS:
 Hon. J. C. ABBOTT, P.C., Q.C. - PRESIDENT
 ANDREW ALLAN, - VICE-PRESIDENT
 C. D. PROCTOR, A. DESJARDINS, M.P.
 J. O. GRAVEL, ARTHUR PREVOST,
 H. MONTAGU ALLAN.
 E. P. HEATON, WILLIAM SMITH,
 Gen. Manager, Sec. Treasurer

The "Gore" Fire Ins. Co.
 (Established 1836.)
 Risks taken on Cash or Mutual Plans.
 PRESIDENT, Hon. JAMES YOUNG.
 VICE-PRESIDENT, A. WARNOCK, Esq.
 MANAGER, R. S. STRONG.
 HEAD OFFICE, GALT, ONT.

Insurance.
North American Life Assurance Co
 INCORPORATED BY SPECIAL ACT OF THE DOMINION
 PARLIAMENT.
 FULL GOVERNMENT DEPOSIT.
 DIRECTORS:
 HON. ALEX. MACKENZIE, M.P., ex-Prime Minister
 of Canada, President.
 JOHN L. BLAIRIE, Esq., Pres. Can. Landed Credit
 Co., and HON. G. W. ALLAN, Pres. Western Can-
 Loan Co., Vice-Presidents.
 Hon. D. A. Macdonald, ex-Lieutenant-Gov. of Ontario
 Hugh McLennan, Esq., Pres. Mont'l. Transp'n Co.
 L. W. Smith, Esq., D.C.L., Pres. Building & Loan As-
 J. K. Kerr, Esq., Q.C. (Messrs. Kerr, Macdonald,
 Davidson & Patterson).
 John Morrison, Esq., Governor British Am. Fire A. Co.
 E. A. Meredith, Esq., LL.D., Vice-President Toronto
 Trusts Corporation.
 A. H. Campbell, Esq., Pres. British Can. L. & In. Co
 D. Macrae, Esq., Manufacturer, Guelph.
 E. Gurney, Esq., Manufacturer.
 Hon. Edward Blake, Q.C., M.P.
 John N. Lake, Esq., Pres. American Watch Case Co
 Edward Galley, Esq.
 Hon. O. Mowat, M.P.P., Premier of Ontario.
 B. B. Hughes, Esq. (Messrs. Hughes Bros.), Director
 Land Security Co.
 James Thorburn, Esq., M.D. Medical Director.
 James Scott, Esq., Merchant, Director Dominion Bk
 Wm. Gordon, Esq., Director Land Security Co.
 H. H. Cook, Esq., M.P., Director Traders' Bank.
 Robert Jaffray, Esq., Pres. Toronto Real Estate In-
 vestment Co.
 Edward F. Clarke, Esq., M.P.P., Mayor of Toronto.
 Hon. Frank Smith, Pres. Home Savings & Loan Co.
 Wm. McCabe, Esq., LL.B., F.I.A., Managing Director.

BRITISH EMPIRE
MUTUAL
Life Assurance Comp'y
 OF LONDON ENGLAND,
 ESTABLISHED 1847.
CANADA BRANCH, - MONTREAL.
 Canadian Investments nearly \$1,000,000.
 ACCUMULATED FUNDS.
 1857 - \$ 565,000
 1865 - 1,185,000
 1873 - 2,810,000
 1881 - 4,210,000
 1883 - 4,780,000
 1885 - 5,804,000
 1888 - 6,886,000
 1889 - 6,854,000
 General Manager, F. STANCLIFFE.
 General Agents, Toronto,
 J. E. & A. W. SMITH.

GUARDIAN
Fire and Life Assurance Company
 OF LONDON, ENGLAND.
 Capital and Funds Exceed \$31,700,000
 The largest Paid-up Capital of any Insurance
 Company in the World.
 Gen. Agents for {ROBT. SIMMS & CO.} Montreal,
 Canada, {GEO. DENEHOLM,
 Toronto—HENRY D. P. ARMSTRONG, 24 Scott St
 Brit. Am. Ass. Co. Bldg.
 Kingston—W. H. Godwin, British Whig Building.
 Hamilton—GEORGE H. GILLESPIE, Main St.
 Hamilton—J. T. ROUTH, James St.
 Ottawa—W. G. BLACK, Scott, Ont. Chambers.

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, \$3,000,000. Liability of
 Shareholders unlimited. Deposit with the Dominion
 Government (for the security of policy holders in
 Canada), \$300,000. 35 St. Francois Xavier Street,
 Montreal. GILLESPIE, PATTERSON & Co., Agents
 for the Dominion. LEWIS MOFFATT & Co., Agents
 for Toronto. B. MACD. PATTERSON, MANAGER.

MUTUAL
FIRE INSURANCE COMPY
 of the County of Wellington.
 Business done on the Cash and Premium Note
 system.
 F. W. STONE, President
 GEAS DAVIDSON, Secretary.
 HEAD OFFICE GUELPH, ONT.