

Insurance.
North British and Mercantile
FIRE & LIFE
INSURANCE COMP'Y,

ESTABLISHED 1809.

Head Office for Canada, - Montreal.

DIRECTORS:

GILBERT SCOTT, Esq. W. W. OGILVIE, Esq.
 HON. THOS. RYAN. ARCHL. MACNIDER, Esq.

R. N. GOOCH,
 H. W. EVANS, } Agents,

26 Wellington St. E., TORONTO.

Telephone No. 423, Office.

" 1061, Residence Mr. Gooch.
 " 3034, " Mr. Evans.

Head Office for the Dominion, Montreal.

THOMAS DAVIDSON,
 Manag. Director.

October 25th.

LARGE PROFITS!

On Fifteen Year Tontine Dividend Policies recently settled by the

NEW YORK LIFE INSURANCE CO.

Based upon Policies of \$10,000 each.

| Kind of Policy. | Cash Value Pol. & Div. 15th Year. | Paid up Ins. Value 15th Year. |
|-----------------------|-----------------------------------|-------------------------------|
| Ordinary Life | 30 \$ 3,515 10 | \$ 8,500 00 |
| " " | 40 5,197 40 | 9,760 00 |
| " " | 50 7,966 90 | 12,150 00 |
| 20-Year Endowment. 30 | 10,126 90 | 24,490 00 |
| " " | 40 10,666 80 | 20,260 00 |
| " " | 50 12,153 70 | 18,530 00 |
| 15-Year Endowment. 30 | 14,992 00 | 36,250 00 |
| " " | 40 15,584 60 | 29,600 00 |
| " " | 50 17,182 00 | 26,200 00 |

The Tontine Policies of the NEW YORK LIFE furnish, in connection with guaranteed insurance, an investment at a higher rate of interest than is otherwise obtainable on first-class securities.

DAVID BURKE,

General Manager for Canada.

HEAD OFFICE—23 St. John street MONTREAL.
 BRANCH OFFICE—Mail Building, TORONTO.

THE

EQUITABLE

Life Assurance Society.

CONDENSED - STATEMENT,

January 1st, 1888.

| | |
|--|------------------|
| ASSETS, | \$84,378,904.85 |
| LIABILITIES, 4 per cent | 66,274,650.00 |
| SURPLUS, | \$18,104,254.85 |
| New Assurance, | \$138,023 105.00 |
| Outstanding Assurance... | 483,029,562.00 |
| Paid Policy-holders, 1887 | 10,062,509.81 |
| Paid Policy-Holders since organization | 106,610,293.34 |
| Total Income, | 23,240,849.29 |
| Premium Income, | 19,115,775.47 |
| Increase in Assets | 8,868,432.09 |
| Assets to Liabilities | 127½ per cent. |

HUGH C. DENNIS, Manager for the Province of Ontario.
 26 Toronto Street, - Toronto.

B. H. BENNETT, CASHIER.

Insurance.
Standard Life Assurance Co.

ESTABLISHED 1825.

Total Invested Funds..... \$33,000,000
 Invested in Canada 3,000,000

WHY!

You should insure in the STANDARD. Because It gives **ABSOLUTE SECURITY, REASONABLE RATES, PROMPT SETTLEMENTS, LARGE PROFITS, and Issues Unconditional and Non-forfeitable Policies.**

W. M. RAMSAY,
 Manager for Canada.

CHARLES HUNTER,
 Superintendent of Agencies.
 F. SPARLING, City Agent, 9 Toronto St.

LIVERPOOL & LONDON & GLOBE
Insurance Company.

Invested Funds \$38,814,254
 Investments in Canada 900,000

Head Office, Canada Branch, Montreal.

BOARD OF 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. E.
 G. F. C. SMITH, Chief Agent for the Dominion, Montreal.

MUTUAL

FIRE INSURANCE COMP'Y

of the County of Wellington.

Business done exclusively on the Premium Note system.

F. W. STONE, President
 CHAS DAVIDSON, Secretary.
 HEAD OFFICE, GUELPH, ONT.

IMPERIAL FIRE INSURANCE CO.
OF LONDON,

(ESTABLISHED 1803.)

Head Office for Canada, 6 Hospital St., MONTREAL
 W. H. RINTOUL Resident Secretary.

Subscribed Capital..... £1,200,000 Stg.
 Paid-up Capital 300,000 "
 Total Invested Funds, over ... 1,550,000 "
 Toronto Agency—ALF. W. SMITH.

CITIZENS'
Insurance Company
OF CANADA.

HENRY LYMAN, PRESIDENT.
 ANDREW ALLAN, VICE-PRESIDENT.
 GERALD E. HART, - GENERAL MANAGER.

Capital and Assets, \$1,531,904 50
 Losses Paid to 1st Jan., 1888, 2,985,824 27

The Stock of this Company is held by many of the wealthiest men in Canada.
LOSSES PROMPTLY & EQUITABLY ADJUSTED

FIRE. LIFE. ACCIDENT.

MALCOLM GIBBS, Chief Agent.
 TORONTO OFFICES—4 WELLINGTON ST. E.
 Telephone 1557.

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.
 HON. ALEXANDER MORRIS, M.P.P., and JOHN L. BLAIKIE, ESQ., Pres. Can. Landed Credit Co., Vice-Presidents.
 Hon. G. W. Allan, Senator.
 Alphonse Desjardins, Esq., M.P., Montreal.
 Hon. D. A. Macdonald, ex-Lieutenant-Gov. of Ontario
 Andrew Robertson, Esq., Pres. Mont'l Harbor Trust
 L. W. Smith, Esq., D.C.L., Pres. Building & Loan Ass.
 J. K. Kerr, Esq., Q.C. (Messrs. Kerr, Macdonald, Davidson & Patterson).
 John Morison, 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., Director Federal Bank of Canada
 H. H. Cook, Esq., M.P., Toronto.
 John N. Lake, Esq., Broker and Financial Agent.
 Edward Galley, Esq., Alderman
 B. B. Hughes, Esq. (Messrs. Hughes Eros, Wholesale Merchants),
 James Thorburn, Esq., M.D., Medical Director.
 James Scott, Esq., Merchant, Director Dominion Bk
 Wm. Gordon, Esq., Toronto.
 Robert Jeffrey, Esq., Merchant.
 Hugh McLennan, Esq., Pres. Mont'l. Transp't'n Co.
 W. McCABE, Esq., LL.B., F.I.A., Managing Director.

BRITISH EMPIRE
MUTUAL
Life Assurance Comp'y

OF LONDON ENGLAND,
 ESTABLISHED 1847.

Accumulated Funds over \$5,000,000
 Annual Income over 1,000,000
 Canadian Investments over 600,000

CANADA BRANCH, - MONTREAL.

DIRECTORS.

JAMES BURNETT, Esq., President Montreal Stock Exchange
 JACQUES GRENIER, Esq., President La Banque du Peuple.
 HUGH McLENNAN, Esq., Director Bank of Montreal.
 ALEXANDER MURRAY, Esq., Director Bank of Montreal.
 ROBERT SIMMS, Esq., Of R. Simms & Co
F. STANCLIFFE,
 General Manager.
J. E. & A. W. SMITH,
 GENERAL AGENTS, TORONTO.
J. FRITH JEFFERS,
 MANAGER WESTERN ONTARIO, London, Ont.

GUARDIAN

Fire and Life Assurance Company
 OF LONDON, ENGLAND.

Paid-up Capital, One Million Poun s Stg.
 Capital Subscribed, \$10,000,000
 Invested Funds, 19,500,000

Gen. Agents for {ROBT. SIMMS & CO. } Montreal.
 Canada, {GEO. DENHOLM,
 Toronto—HENRY D. P. ARMSTRONG, 24 Scott St
 Brit. Am. Ass. Co. Bldg.
 Kingston—W. H. Godwin, British Whig Building.
 Hamilton—GEORGE H. GILLESPIE, 20 James St

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), \$200,000. 35 St. Francois Xavier Street, Montreal. GILLESPIE, PATERSON & Co., Agents for the Dominion. LEWIS MOFFATT & Co., Agents for Toronto. R. MACD. PATERSON, MANAGER.

THE

LONDON & LANCASHIRE
FIRE
INSURANCE COMPANY.

W. A. SIMS, T. M. PRINGLE,
 MANAGER. AGENT, TORONTO

Wants Agents at Wingham, Brussels and Perth.