

## 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. ARCHD. MACNIDER, Esq.

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

26 Wellington St. E., TORONTO.

Telephone No. 428, Office.

1081, Residence Mr. Gooch.  
3034, " Mr. Evans.  
3575, " F. H. Gooch.

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	5,137 40	9,760 00
" " .....	50	7,968 90	12,150 00
20-Year Endowment.	30	10,128 90	24,420 00
" " .....	40	10,666 80	20,260 00
" " .....	50	12,163 70	18,530 00
15-Year Endowment.	30	14,992 00	36,250 00
" " .....	40	15,584 60	29,600 00
" " .....	50	17,168 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—25 St. John street MONTREAL.  
BRANCH OFFICE—London & Canadian Loan Build'g,  
Bay Street, TORONTO.

THE EQUITABLE LIFE  
ASSURANCE SOCIETY.

## CONDENSED STATEMENT.

January 1, 1889.

ASSETS, - -	\$95,042,922.96
LIABILITIES, 4%,	\$74,248,207.81
SURPLUS, - -	\$20,794,715.15
NEW ASSURANCE, }	\$153,933,535.00
OUTSTANDING ASSURANCE, }	\$549,216,126.00
INCOME, - -	\$26,958,977.59
SURPLUS EARNED IN 1888, }	\$5,067,123.68
PERCENTAGE OF ASSETS TO LIABILITIES, }	128
INCREASE IN SURPLUS, }	\$2,690,460.30
INCREASE IN INCOME, }	\$3,718,128.30
INCREASE IN ASSETS, }	\$10,664,018.11

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

## Insurance.

# Standard Life Assurance Co.

ESTABLISHED 1825.

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

ABSOLUTE SECURITY.

REASONABLE RATES.

PROMPT SETTLEMENTS.

LARGE PROFITS.

Unconditional & Non-forfeitable Policies issued

W. M. RAMSAY,  
Manager for Canada.

CHARLES HUNTER,  
Superintendent of Agencies.

## 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.

HON. J. J. ABBOTT, P.C., Q.C., PRESIDENT.  
ANDREW ALLAN, VICE-PRESIDENT.  
GERALD E. HART, GENERAL MANAGER.  
WILLIAM SMITH, SEC. TREAS.

Capital and Assets, - - \$1,606,069 00  
Income, 1888, - - - \$434,333 00  
Losses Paid to 1st Jan.,  
1889, - - - \$3,200,310 00

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 CITY.  
IRA B. THAYER, LIFE GEN'L AGT., ONTARIO WEST.  
A. L. EASTMURE, ACCIDENT SUPERINTENDENT.  
TORONTO OFFICES—4 WELLINGTON ST. E.  
Telephone 1557.

DR. H. L. COOK, LIFE GENERAL AGENT—EAST  
ONTARIO, OFFICE, NAPANEE.

## 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 As.  
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 Bros., Wholesale  
Merchants).  
James Thorburn, Esq., M.D., Medical Director.  
James Scott, Esq., Merchant, Director Dominion Bk  
Wm. Gordon, Esq., Toronto.  
Robert Jaffray, 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.

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 Pounds. Stg  
Capital Subscribed, .. .. \$10,000,000  
Invested Funds, .. .. 20,210,000

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, PATTERSON & 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.