

**North British and Mercantile Standard Life Assurance Co.**  
**FIRE & LIFE**  
**INSURANCE COMP'Y,**  
 ESTABLISHED 1808.

Head Office for Canada, - Montreal.

DIRECTORS:  
 GILBERT SCOTT, Esq. W. W. OGILVIE, Esq.  
 Hon. THOS. RYAN. ARCHI. MACNIDER, Esq.

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

26 Wellington St. E., TORONTO.

Telephone No. 423, 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 7,966 90	12,150 00
20-Year Endowment.	30 10,126 90	24,430 00
" " .....	40 10,666 80	30,260 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—London & Canadian Loan Build'g, Bay Street, TORONTO.

THE EQUITABLE LIFE ASSURANCE SOCIETY.

**CONDENSED STATEMENT.**

January 1, 1889.

ASSETS,	\$95,042,922.06
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.

**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, G. F. C. SMITH,  
 Toronto Agent, Chief Agent for the  
 20 Wellington St. E. Dominion, Montreal.

**MUTUAL**

**FIRE INSURANCE COMP'Y**  
 of the County of Wellington.

Business done on the Cash and Premium Note system.  
 F. W. STONE, CHAS DAVIDSON,  
 President 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.

**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 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'n Co.

W. McCABE, Esq., LL.B., F.I.A., Managing Director

OF LONDON ENGLAND,

ESTABLISHED 1847.

Accumulated Funds nearly .... \$6,400,000

Annual Income over ..... 1,300,000

Canadian Investments nearly.. 700,000

**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.

E. & A. W. SMITH,  
 GENERAL AGENTS, TORONTO.

J. MATH 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, 30 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.

**THE M.C.**  
 AND  
 VOL. XXIII.—  
 Leading Wholesale  
**THE GREAT AS**  
 Carpets and House  
 Gents' Furni  
 Haberdashery & Fa  
 Shawls and M  
 Muslins and Laces.  
 Imported  
 Tailors' Trimmings  
 Dres  
 ORDERS  
**JOHN MACD**  
 21 to 27 Wellington str  
 30 to 36 Front street, e  
 AND MANCH  
 Hardware,  
**RICE LEW**  
 TORON  
 CUTLERY.  
 Pen, Pocket  
 Sole Agts. for Curtis &  
 Tower Proof Rifle  
 Sporting and Blasting  
 In 25 lb. Ke  
 CHILLED SHOT, RI  
 CARTH  
 MANILLA, TARR  
 Bolts, Spikes, Oak  
 Blocks,  
 Import  
 ers of ENGLISH T  
 Embossed Tile H  
 Fire Sets  
**RICE LEW**  
 TOR