QUEEN CITY CHAMBERS

82 CHURCH ST., TORONTO.

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

MILLERS' & MANUFACTURERS' INS. CO.

UNTARIO MUTUAL LIFE ASS'GE CO. LIFE AND ENDOWMENT.

FIRE INSURANCE EXCHANGE. FIRE ONLY.

THE TRAVELERS' INSURANCE CO. LIFE AND ACCIDENT.

HAND-IN-HAND INSURANCE CO. FIRE AND PLATE GLASS.

BRITISH & FOREIGN MARINE INS. CO. OCEAN AND INLAND.

DUEEN CITY FIRE INS. CO.

SCOTT & WALMSLEY, UNDERWRITERS.

UNION MUTUAL LIFE INS. CO'Y, PORTLAND, MAINE.

insurance.

Fire Insurance!

EASTERN ASSURANCE COMPANY

Head Office, - Halifax, N. S.

-

Branch Offices at -:-TORONTO, ONT. General Agent.

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

WIMNIPEG, MAN.
A. Holloway, General Agent

CAPITAL, -

J. M. Robinson, ST. JOHN, N. B. General Agent. CHARLOTTETOWN, P. E. I.
F. W. Hyndman, General Agent

President, - - JOHN DOULL, Esq.
President Bank of Nova Scotia.

CHARLES D. CORY, Managing Director. D. C. EDWARDS, Secretary

\$1,000,000.

The Oldest Canadian Fire Insurance Comp'y

QUEBEC

FIRE ASSURANCE CO'Y

ESTABLISHED 1818.

. . . . \$75,000 Government Deposit,

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

Toronto, Ontario General Agency,
GEO. J. PYKE, General Agent
Winnipeg, A. HOLLOWAY,
Gen. Agt. Man. & N. W. T.

THE CHARDA ACCIDENT ASSURANCE CO. HEAD OFFICE. - - TORONTO. ACCIDENT POLICIES INDEMNITY LIMBS. EYES.

Hon. GEO. W. ROSS, President.

Insurance.

THE MUTUAL

LIFE

Insurance - Company,

OF NEW YORK.
RICHARD A. McCURDY, - President.

_ _ - \$126,082,153.56. Assots,

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 Greeteet Comparative Gain made by any Company during the past year including:

A gain in assets of \$7,275,301 68
A gain in income of \$7,275,301 68
A gain in new premiums of \$2,333,466 00
A gain in surplus of \$2,333,466 00
A gain in new business of \$3,756,792 85
A gain of risks in force \$54,486,351 85

THE MUTUAL LIFE INSURANCE CO. Has Paid to Policy-holders sine Organization \$272,481,839.82.

Organization \$272,481,839.82.

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 \$108,000,000 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.

& H. K. MERRITT,

TORONTO.

THE WATERLOO MUTUAL FIRE INS. CO..

ESTABLISHED IN 1863.

HEAD OFFICE. - - - WATERLOO, ONT.

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

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

C. M. TAYLOR, Secretary,

JOHN KILLER, Inspector.

THE DOMINION LIFE ASSURANCE CO.

HEAD OFFICE, - WATERLOO, ONT.

Authorized Capital, - \$1,000,000. | Dom. Govt. Deposit, - \$50,000. | Subscribed Capital, - \$50,000. | Paid-up Capital - 62,500.

JAMES TROW, M.P., President.

JAMES TROW, M.P., President.

THOS. HILLIAD,
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—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.

COMMERCIAL

ASSURANCE CO., (LTD.)

England.

Of London, FIRE.

LIFE

MARINE.

Total Invested Funds \$12,500,000 CANADIAN BRANCH: - MONTREAL.

HEAD OFFICE, 1731 NOTRE DAME STREET, - MONTO OFFICE, - 32 TORONTO STREET.

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

INSURANCE & TROUT & TODD, PRINTERS,

Every description of Insurance Policies, Applications and Office Requisites furnished in first-class style. We have for years satisfactorily supplied the Send or estimates. leading Canadian underwriters.

64 & 66 CHURCH STREET, TORONTO.

THE TEMPERANCE & GENERAL

Life Assurance Company.

HEAD OFFICE, - - - Manning Arcade, TORONTO.

Hon. GEO. W. ROSS, Minister of Education, - - - PRESIDENT.

HON. S. H. BLAKE, Q.C., VIGE-PRESIDENTS

BOBT. MOLEAN, Esq., VIGE-PRESIDENTS

Policies issued on all the best approved plans, both Total abstainers kept Level and Natural Premium. in a separate class, thereby getting the advantage of their superior longevity.

AGENTS WANTED.

H. SUTHERLAND, Manager.

The Canadian Gazette.

LONDON, ENGLAND.

A Weekly Journal of information and Comment upon matters of use and interest to those concerned in Canada, Canadian Emigration, and Canadian Investments.

Edited by THOMAS SKINNER, Compiler and Editor of "The Stock Exchange Year Book," "The Directory of Directors" (published annually), "The London Banks" published half-yearly), etc.

EVERY THURSDAY. Price 3d, including postage to Canada, four-pence, or \$4.38 per annum (18/- stg.) Editorial and Advertising Offices:

1 Royal Exchange Buildings, LONDON, ENG.

THE PRACTICAL

BOOK-KEEPER.

A NEW SERIES ON THE

Science of Accounts,

Business Correspondence.

A Book of 252 pages, replete with useful and practical information.

PRICE, · · ·

Address CONNOR O'DEA, Toronto, On