

Insurance.
North British and Mercantile
FIRE & LIFE
INSURANCE COMPY,
 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,
 F. H. GOOCH. } Agents,

96 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 | 24,490 00 |
| " " | 40 10,666 80 | 20,360 00 |
| " " | 50 12,153 70 | 18,530 00 |
| 15-Year Endowment. | 30 14,992 00 | 36,250 00 |
| " " | 40 15,584 60 | 29,800 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 Buildg.
 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, G. F. C. SMITH,
 Toronto Agent, Chief Agent for the
 90 Wellington St. E. Dominion, Montreal.

MUTUAL
FIRE INSURANCE COMPY
 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.

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 Assn.

J. K. Kerr, Esq., Q.C. (Messrs. Kerr, Macdonald,
 Davidson & Patterson).

John Morison, Esq., Governor British Am. Fire & 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. Transport 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 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. SMITH 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, PATERSON & Co., Agents
 for the Dominion. LEWIS MOFFATT & Co., Agents
 for Toronto. B. 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.



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 Wiley & Russe
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