

**THE MERCANTILE****— FIRE INSURANCE COMPANY. —**

INCORPORATED 1875.

**HEAD OFFICE WATERLOO, ONT**

SUBSCRIBED CAPITAL - - - - - \$200,000.00  
GOVERNMENT DEPOSIT - - - - - 20,100.00

The Business for the past nine years has been :

PREMIUMS received . . . . . \$391,751.00.  
LOSSES paid . . . . . 217,640.29

++ LOSSES PROMPTLY ADJUSTED AND PAID. ++

I. E. BOWMAN, President, (P. H. SIMS, Secretary,  
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**Insurance Supplies and Commercial Work.****JACKSON RAE,****GENERAL FINANCIAL, INVESTMENT  
AND COMMISSION AGENT,****Office: Royal Insurance Chambers, Notre Dame St.,  
MONTREAL.****F. BARTELS,**

(Established 1875.)

**ST. HYACINTHE, QUE.****General Insurance Agent and Vice United States Consul**

Representing—**FIRE:** Western, British America, Imperial and Fire  
Insurance Association. **LIFE:** Canada Life. **ACCIDENT:**  
Sun and Travelers' **GUARANTEE:** Guarantee Co. of N.A.

**Net Premiums** after paying all losses for year 1884:—  
FIRE, \$8,080.58. LIFE AND ACCIDENT, \$6,023.18.

**GEORGE J. PYKE,****GENERAL AGENT FOR ONTARIO  
OF THE****QUEBEC FIRE ASSURANCE CO'Y.****OFFICE JANUS BUILDING,****Wellington St. East, - - TORONTO.****THE WATERLOO****MUTUAL FIRE INSURANCE COMPANY,**

ESTABLISHED IN 1863.

**HEAD OFFICE WATERLOO, ONT.**

Assets . . . . . \$194,396.00  
Policies in Force . . . . . 10,733.

Intending Insurers of all classes of insurable property have the  
option of insuring at STOCK RATES or on the Mutual System.

CHARLES HENDRY, President.  
J. B. HUGHES, Inspector.  
C. M. TAYLOR, Secretary.  
BOWLBY & CLEMENT, Solicitors.

**EQUITABLE LIFE****ASSURANCE SOCIETY,****120 BROADWAY, - - NEW YORK.**

ASSETS	\$58,161,926
SURPLUS, at 4 per cent,	10,483,617
" at 4 1/2 per cent,	13,730,332
INCOME in 1884	15,003,480
PAID TO POLICY-HOLDERS during last 25 years,	81,072,486

The amount of new assurances issued in 1884 was nearly

**EIGHTY-FIVE MILLION DOLLARS.**

No other company in the world has ever written so large  
an annual amount, nor has any company approached it.  
It was an increase upon the assurances written by the Society  
in 1883; as that was an increase upon 1882; and that an  
increase upon previous years. The Society issues

**INDISPUTABLE ASSURANCE,****AND MAKES PROMPT PAYMENT OF CLAIMS.**

Its policies are plain and simple contracts, free from  
burdensome and technical conditions, and INDISPUTABLE  
after three years from date. All indisputable policies are  
PAID IMMEDIATELY upon the receipt of satisfactory proofs of  
death, and a legal release of the claim. By this PROMPT  
PAYMENT, the beneficiary of an EQUITABLE policy is not only  
saved from annoying delays and expenses, but receives  
pecuniary relief as quickly as if the amount of the assurance  
had been invested in a bond of the Government of the  
United States.

The tontine and semi-tontine policies of the Society pro-  
vide full assurance in case of death. They also give the  
policy-holder, if he lives through the tontine period, a large  
return for the money paid for his policy.

R. W. GALE,  
Manager for the Montreal Agency,  
No. 157 ST. JAMES ST., MONTREAL.  
R. FIELDER, Cashier.

W. J. SMYTH,  
Manager for the Province of Ontario.  
2 & 5 YORK CHAMBERS, TORONTO.  
B. H. BENNETT, Cashier.