

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. ARCHI. MACNIDER, Esq.

R. N. GOOCH, } Agents,  
H. W. EVANS, }  
36 Wellington St. E., TORONTO.

Telephone No. 423, Office.  
" 1081, Residence Mr. Gooch.  
" 3034, " Mr. Evans.

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	20,930 00
" "	50 12,153 70	18,530 00
15-Year Endowment	30 14,992 00	36,250 00
" "	40 15,584 60	29,900 00
" "	50 17,182 00	26,900 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—Mail Building, TORONTO.

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# EQUITABLE

Life Assurance Society.

## CONDENSED - STATEMENT,

January 1st, 1888.

ASSETS, .....	\$84,878,904.85
LIABILITIES, 4 per cent	66,274,650.00
SURPLUS, .....	\$18,104,254.85
New Assurance, .....	\$188,023,105.00
Outstanding Assurance...	488,029,562.00
Paid Policy-holders, 1887	10,062,509.81
Paid Policy-Holders since organization .....	106,610,298.84
Total Income, .....	23,240,849.29
Premium Income, .....	19,115,775.47
Increase in Assets .....	8,868,482.09
Assets to Liabilities .....	127 1/2 per cent.

HUGH C. DENNIS, Manager for the Province of Ontario.

36 Toronto Street, - Toronto.

B. H. BENNETT, CASHIER.

Insurance.

## SPECIAL NOTICE.

# STANDARD LIFE ASSURANCE CO

DIVISION OF PROFITS, 1890.

The books of the Company will be held open until 31st December. Persons assuring before that date will rank for one year's share in the Profits over later entrants.

W. M. RAMSAY,  
Manager.  
CHARLES HUNTER,  
Superintendent of Agencies.  
F. SPARLING, AGENT, - - - TORONTO.

## 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 COMPY of the County of Wellington.

Business done exclusively on the Premium Note system.  
F. W. STONE, President  
OHAS 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..... \$1,300,000 Stg.  
Paid-up Capital ..... 300,000 "  
Total Invested Funds, over ... 1,550,000 "

Toronto Agency—ALF. W. SMITH.

## CITIZENS' Insurance Company OF CANADA.

HENRY LYMAN, PRESIDENT.  
ANDREW ALLAN, VICE-PRESIDENT.  
GERALD E. HART, - GENERAL MANAGER.

Capital and Assets, - - - \$1,581,904 50  
Losses Paid to 1st Jan.,  
1888, . . . . . 2,985,824 27

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 OFFICES—4 WELLINGTON ST. E.  
Telephone 1557.

## The "Gore" Fire Ins. Co.

(Established 1835.)

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. BLAIRIE, 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.  
ALEXANDER MURRAY, 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, PATERSON & Co., Agents for the Dominion. LEWIS MOFFATT & Co., Agents for Toronto. R. MACD. PATERSON, MANAGER.

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## LONDON & LANCASHIRE FIRE INSURANCE COMPANY.

W. A. SIMS, T. M. PRINGLE,  
MANAGER. AGENT, TORONTO  
Wants Agents at Wingham, Brussels and Perth