

Insurance.

North British and Mercantile
INSURANCE COMPANY,
 ESTABLISHED 1809.

Total Assets of Company }
 at 31st January, . . . } **\$49,032,702**

Head Office in Canada, Montreal.

CANADIAN INVESTMENTS, \$3,390,915

AGENTS IN TORONTO:
R. N. GOOCH, H. W. EVANS,
F. H. GOOCH.

THOMAS DAVIDSON, Man. Director,
MONTREAL.

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	\$ 8,800 00
" "	40 5,187 40	9,780 00
" "	50 7,986 90	12,150 00
20-Year Endowment.	30 10,196 90	24,490 00
" "	40 10,666 90	20,990 00
" "	50 12,153 70	18,530 00
15-Year Endowment.	30 14,992 00	36,250 00
" "	40 15,584 00	32,600 00
" "	50 17,162 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—London & Canadian Loan Build'g,
 Bay Street, TORONTO.

THE
EQUITABLE LIFE
 ASSURANCE SOCIETY
 OF THE UNITED STATES.

January 1, 1890.

ASSETS,	\$107,150,309
LIABILITIES, 4%	84,329,235
SURPLUS,	\$22,821,074
NEW ASSURANCE IN 1889,	\$175,264,100
OUTSTANDING ASSURANCE,	\$631,016,666
INCOME IN 1889,	\$30,393,288

H. B. HYDE, President.

Wm. HARTY,

General Manager for the Province of Ontario.

Insurance.

Standard Life Assurance Co.
 ESTABLISHED 1825

Total Invested Funds over **\$34,000,000**
 Invested in Canada..... **4,500,000**

ABSOLUTE SECURITY.
REASONABLE RATES.
PROMPT SETTLEMENTS.
 * * * **LARGE PROFITS.**

Unconditional & Non-forfeitable Policies issued

W. M. RAMSAY, Montreal,
 Manager for Canada.
 CHARLES HUNTER,
 Superintendent of Agencies.

Liverpool & London & Globe Insurance Co.
 Invested Funds **\$33,514,254**
 Investments in Canada..... **900,000**
 Head Office, Canada Branch, Montreal.

DIRECTORS.—Hon. H. Starnes, Chairman; Edmond J. Barbeau, Esq., Wentworth J. Buchanan, Esq.
 Risks accepted at Lowest Current Rates. Dwelling Houses & Farm Property Insured on Special Terms
 JOS. B. REED, Toronto Agent, 80 Wellington St. E.
 G. F. C. SMITH, Chief Agent for Dom., Montreal.



INSURANCE COMPANY.
 W. A. SIMS. T. M. PRINGLE,
 MANAGER. AGENT, TORONTO.

IMPERIAL FIRE INSURANCE CO.
 OF LONDON,
 (ESTABLISHED 1806.)
 E. D. LACY, Resident Manager for Canada.
 Company's Building, 107 St. James St., MONTREAL.
 Subscribed Capital..... **\$1,300,000 Stg.**
 Total Invested Funds, over ... **1,600,000 "**
 Toronto Agency—ALF. W. SMITH,
 No. 2 Court Street.

FIRE. ACCIDENT.
CITIZENS' Insurance Company
 OF CANADA.
 ESTABLISHED 1864.

Total Assets, including Capital at Call, the whole of which is available for the protection of the Policy-holders, **\$1,328,131.**

HEAD OFFICE—THE COMPANY'S BUILDING,
181 St. James Street, Montreal.

DIRECTORS AND OFFICERS:
 HON. J. C. ABBOTT, P.C., Q.C. - PRESIDENT
 ANDREW ALLAN, - VICE-PRESIDENT
 C. D. PROCTOR, A. DESJARDINES, M.P.
 J. O. GRAVEL, ARTHUR PREVOST.
 H. MONTAGU ALLAN.
E. P. HEATON, WILLIAM SMITH,
 Gen. Manager. Sec. Treasurer

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.
 JOHN L. BLAIKIE, Esq., Pres. Can. Landed Credit Co., and HON. G. W. ALLAN, Pres. Western Can. Loan Co., Vice-Presidents.
 Hon. D. A. Macdonald, ex-Lieutenant-Gov. of Ontario
 Hugh McLennan, Esq., Pres. Mont'l. Transport'n Co.
 L. W. Smith, Esq., D.O.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., Manufacturer.
 Hon. Edward Blake, Q.C., M.P.
 John N. Lake, Esq., Pres. American Watch Case Co.
 Edward Galley, Esq.
 Hon. O. Mowat, M.P.P., Premier of Ontario.
 E. B. Hughes, Esq. (Messrs. Hughes Bros.), Director Land Security Co.
 James Thorburn, Esq., M.D., Medical Director.
 James Scott, Esq., Merchant, Director Dominion Bk.
 Wm. Gordon, Esq., Director Land Security Co.
 H. H. Cook, Esq., M.P., Director Traders' Bank.
 Robert Jaffray, Esq., Pres. Toronto Real Estate Investment Co.
 Edward F. Clarke, Esq., M.P.P., Mayor of Toronto.
 Hon. Frank Smith, Pres. Home Savings & Loan Co.
 Wm. McCabe, Esq., LL.B., F.I.A., Managing Director.

BRITISH EMPIRE
MUTUAL
Life Assurance Comp'y
 OF LONDON ENGLAND,
 ESTABLISHED 1847.
CANADA BRANCH, - MONTREAL.
 Canadian Investments nearly \$1,000,000.

ACCUMULATED FUNDS.

1857	\$ 565,000
1865	1,185,000
1873	2,810,000
1881	4,210,000
1888	4,780,000
1885	5,304,000
1888	6,886,000
1889	6,854,000

General Manager, - - F. STANOLIFFE.
 General Agents, Toronto,
 J. E. & A. W. SMITH.

GUARDIAN
Fire and Life Assurance Company
 OF LONDON, ENGLAND.
 Capital and Funds Exceed **\$31,700,000**
 The largest Paid-up Capital of any Insurance Company in the World.
 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, Main St.
 Hamilton—J. T. ROUTH, James St.
 Ottawa—W. G. BLACK, Scott. Ont. Chambers.

PHENIX
FIRE ASSURANCE COMPANY, LONDON.
 Established in 1783. 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, PATTERSON & Co., Agents for the Dominion. LEWIS MOFFATT & Co., Agents for Toronto. R. MACD. PATTERSON, MANAGER.

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.