

**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	\$ 8,500 00
" " .....	40	5,197 40	9,780 00
" " .....	50	7,306 90	12,150 00
20-Year Endowment .....	30	10,126 90	24,490 00
" " .....	40	10,886 80	30,850 00
" " .....	50	12,158 70	35,530 00
15-Year Endowment .....	30	14,369 00	36,350 00
" " .....	40	15,884 00	39,800 00
" " .....	50	17,168 00	42,900 00

See 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 } . . . . . \$175,264,100  
 IN 1889. }

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 ..... \$33,814,254  
 Investments in Canada..... 900,000  
 Head Office, Canada Branch, Montreal.

DIRECTORS.—Hon. E. Starnes, Chairman; Edmond J. Barbeau, Esq. Wentworth J. Buchanan, Esq. Risks accepted at Lowest Current Rates. Dwelling Houses & Farm Property Insured on Special Terms.  
 JOB. E. BIRD, Toronto Agent, 20 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 1803.)

E. D. LACY, Resident Manager for Canada.  
 Company's Building, 107 St. James St., MONTREAL.  
 Subscribed Capital..... \$1,500,000 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 1856.)

Risks taken on Cash or Mutual Plans.

PRESIDENT, Hon. JAMES YOUNG.  
 VICE-PRESIDENT, A. WARNOCK, Esq.  
 MANAGER, . . . . . R. E. 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. BLAIRIE, 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. Transp'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 Morrison, 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., 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., Premier of Ontario.  
 B. 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
1878	2,810,000
1881	4,210,000
1888	4,780,000
1885	5,804,000
1888	6,886,000
1889	6,854,000

General Manager, . . . . . F. STANCLIFFE.  
 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. Deposits with the Dominion Government (for the security of policy holders in Canada), \$900,000. 25 St. Francis Xavier Street, Montreal. GILLESPIE, PATTERSON & Co., Agents for the Dominion. LEWIS MOFFATT & Co., Agents for Toronto. B. MACD. PATTERSON, MANAGER.

**MUTUAL**  
**FIRE INSURANCE COMPLY**  
 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.