

— THE —  
**Dominion Life Assurance Co'y,**  
**HEAD OFFICE, - WATERLOO, ONT.**

Authorized Capital - \$2,000,000 Subscribed Capital - \$250,000  
 Dom. Gov't Deposit 50,000 Paid up Capital - 62,500

JAMES TROW, M.P., President. P. H. SIMS, Esq., Vice-President.  
 THOS. HILLIARD, Managing Director.

The Policy is a straight promise to pay—like a bank draft, almost unconditional. No restriction on travel or occupation.

When two or three years in force it is non-forfeitable, even for failure to pay renewal premiums, remaining in full force TILL THE VALUE IS EXHAUSTED.

It provides a legacy certain instead of a lawsuit possible.

Equality between policy-holders is secured by insuring in three classes—abstainers, general and women—giving each in profits the true benefit of its own longevity.

The RATES compare favorably with any in the world.

All sound plans of assurance offered.

AGENTS WANTED. Apply now for choice of territory to

**THOS HILLIARD,**

Managing Director.

Established 1856.	Established 1856.
<b>NORWICH &amp; LONDON</b>	
<b>ACCIDENT INSURANCE ASSOCIATION</b>	
<b>OF NORWICH, ENGLAND.</b>	
CAPITAL, - - - - - \$1,000,000.	
\$58,400 Deposited with the Canadian Government for the benefit of Policy-Holders.	
Chief Office for Canada: 29 North Street, TORONTO.	
<b>GAMBLE CEDDES, - General Agent.</b>	
Agents Wanted in all parts of the Dominion.	

W. C. SMILLIE, President. G. HERN DRECHSEL, Vice-Pres.  
 EDWARD B. PARKER, Sec.-Treas.

**CANADA BANK NOTE CO.,**  
**LIMITED.**

Engraving on Steel, Stone and Wood.

**ARTISTIC TYPE PRINTING.**

Bank Notes, Bonds, Debentures, Portraits, Maps, Stationery, Chromos, Artotypes.

526, 528, 530 & 532 CRAIG STREET,  
**MONTREAL.**

29th year to Jan. 1st, 1889.

— THE —  
**GERMANIA LIFE**

Insurance Company of New York.

ASSETS.....	over \$13,961,200
Surplus (New Standard) .....	1,188,521
Annual Income.....	2,544,459
Assurances in Force.....	49,921,750
Total payments to Policy Holders.....	21,316,201

**MANAGERS:**

GEORGE W. RÖNNE, Montreal.

J. FRITH JEFFERS, London.

**GOOD AGENTS WANTED—Liberal Terms.**

**J. C. NORSWORTHY,** Fire Insurance  
 Adjuster and Inspector,  
**INGERSOLL, ONTARIO.**

Fire losses adjusted, and Special Inspectors' work done in the Territory of Western Ontario, viz:—West of the city of Toronto. Adjustment of losses on Farm Property a Specialty.

— REFERENCES BY PERMISSION:—

Wm. TATLEY, Esq., Chief Agent, Royal Insurance Co. of England, Montreal, Que.	JOSEPH FLYNN, Esq., Chief Agent, Agricultural Insurance Co. Toronto, Ont.
W. H. RINTOUL, Esq., Resident Secretary, Imperial Fire Insurance Co. of England, Montreal.	JOHN KENNEDY, Esq., Manager, Fire Insurance Association, of England, Montreal.
Messrs. EVANS & MCGREGOR, Managers, Commercial Union Assurance Co. of England, Montreal.	ROBERT W. TYRE, Esq., Manager, Northern Assurance Co., of England, Montreal.
JAMES DURAND, Esq., Fire Insurance Adjuster, London, Ont.	CHARLES D. HANSON, Esq., Fire Insurance Adjuster, Montreal.
THOMAS DAVIDSON, Esq., Managing Director, North British and Mercantile Insurance Co., Montreal.	R. MacD. PATTERSON, Esq., Manager, Phoenix Fire Insurance Co. of England, Montreal.

**ECONOMY. EQUITY. STABILITY.**

— THE —

**ONTARIO MUTUAL LIFE,**

ESTABLISHED 1870.

Assurances in force, Jan. 1st, 1889.....	\$12,041,914 00
New Assurances written in 1888.....	2,518,650 00
Cash Income for 1888.....	393,074 00
Assets, Dec. 31st, 1888.....	1,313,853 00
Liabilities, as per Gov't Valuation.....	1,223,516 00

**SURPLUS, - \$90,337.00**

**LIBERAL CONDITIONS OF POLICIES.**

1. Guaranteed surrender value in cash or paid-up insurance.
2. One month's grace for payments of premiums.
3. No restriction on travel or occupation.
4. Policies indisputable after two years.
5. Lapsed Policies may be revived within twelve months of lapse.
6. Dividends yearly after third year.

WM HENDRY, Manager.

W. H. RIDDELL, Secretary.