

Insurance.

North British and Mercantile Standard Life Assurance Co.

FIRE & LIFE INSURANCE COMPY,

ESTABLISHED 1809.

Head Office for Canada, - Montreal.

DIRECTORS:

GILBERT SCOTT, Esq. W. W. OGILVIE, Esq.
Hon. THOS. RYAN. ARCHL. MACNIDER, Esq.R. N. GOOCH,
H. W. EVANS, } Agents,
F. H. GOOCH.

26 Wellington St. E., TORONTO.

Telephone No. 423, Office.

1081, Residence Mr. Gooch.

3034, " Mr. Evans.

3575, " F. H. Gooch.

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	7,936 90	12,150 00
20-Year Endowment.	30	10,126 90	24,490 00
" "	40	10,666 80	30,260 00
" "	50	12,153 70	38,530 00
15-Year Endowment.	30	14,992 00	36,250 00
" "	40	15,584 60	39,600 00
" "	50	17,182 00	46,200 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

CONDENSED STATEMENT.

January 1, 1889.

ASSETS,	-	\$95,042,922.96
LIABILITIES,	4%	\$74,248,207.81
SURPLUS,	-	\$20,794,715.15
NEW ASSURANCE,	}	\$153,933,535.00
OUTSTANDING ASSURANCE,	}	\$549,216,126.00
INCOME,	-	\$26,958,977.59
SURPLUS EARNED IN 1888,	}	\$5,067,123.68
PERCENTAGE OF ASSETS TO LIABILITIES,	}	128
INCREASE IN SURPLUS,	}	\$2,690,460.30
INCREASE IN INCOME,	}	\$3,718,128.30
INCREASE IN ASSETS,	}	\$10,664,018.11

HUGH C. DENNIS, Manager for the
Province of Ontario.
26 Toronto Street, - Toronto.

Insurance.

Standard Life Assurance Co.

ESTABLISHED 1825.

Total Invested Funds..... \$33,000,000
Invested in Canada..... 3,000,000

ABSOLUTE SECURITY.

REASONABLE RATES.

PROMPT SETTLEMENTS.

LARGE PROFITS.

Unconditional & Non-forfeitable Policies issued

W. M. RAMSAY,

Manager for Canada.

CHARLES HUNTER,
Superintendent of Agencies.

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,
30 Wellington St. E.G. F. C. SMITH,
Chief Agent for the
Dominion, Montreal.

MUTUAL FIRE INSURANCE COMPY

of the County of Wellington.

Business done on the Cash and Premium Note
system.F. W. STONE,
PresidentCHAS 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..... \$1,200,000 Stg.

Paid-up Capital..... 300,000 "

Total Invested Funds, over ... 1,550,000 "

Toronto Agency—ALF. W. SMITH.

CITIZENS' Insurance Company OF CANADA.

Hon. J. J. ABBOTT, P.C., Q.C., PRESIDENT.

ANDREW ALLAN, VICE-PRESIDENT.

GERALD E. HART, GENERAL MANAGER.

WILLIAM SMITH, SEC. TREAS.

Capital and Assets, - - - \$1,606,069 00

Income, 1888, - - - \$434,333 00

Losses Paid to 1st Jan., 1889, - - - \$3,200,310 00

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 CITY.

IRA B. THAYER, LIFE GEN'L AGT., ONTARIO WEST.

A. L. EASTMURE, ACCIDENT SUPERINTENDENT.

TORONTO OFFICES—4 WELLINGTON ST. E.

Telephone 1557.

DR. H. L. COOK, LIFE GENERAL AGENT—EAST
ONTARIO, OFFICE, NAPANEE.

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.Hon. ALEXANDER MORRIS, M.P.P., and JOHN
L. BLAIR, 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 A.

J. K. Kerr, Esq., Q.C. (Messrs. Kerr, Macdonald,
Davidson & Patterson).

John Morison, 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., 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 B.

Wm. Gordon, Esq., Toronto.

Robert Jaffray, Esq., Merchant.

Hugh McLennan, Esq., Pres. Mont'l. Transp'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 nearly \$6,400,000

Annual Income over 1,300,000

Canadian Investments nearly.. 700,000

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.

ROBERT SIMMS, Esq.,

Of R. Simms & Co

F. STANCLIFFE,

General Manager.

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, } Montreal.

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, PATTERSON & Co., Agents

for the Dominion. LEWIS MOFFATT & Co., Agents

for Toronto. R. MACD. PATTERSON, MANAGER.

THE LONDON & LANCASHIRE FIRE INSURANCE COMPANY.

W. A. SIMS, T. M. PRINGLE,

MANAGER. AGENT, TORONTO

Wants Agents at Wingham, Brussels and Perth.