

**Insurance.**  
**North British and Mercantile**  
**FIRE & LIFE**  
**INSURANCE COMPY,**  
 ESTABLISHED 1809.  
 Head Office for Canada, - Montreal.  
 DIRECTORS:  
 GILBERT SCOTT, Esq. W. W. OGILVIE, Esq.  
 ARCHD. MACNIDER, Esq.

R. N. GOOCH,  
 H. W. EVANS, } Agents,  
 F. H. GOOCH.  
 96 Wellington St. E., TORONTO.  
 Telephone No. 433, 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	9,780 00
" " .....	50	7,986 90	13,150 00
20-Year Endowment.	30	10,126 90	24,490 00
" " .....	40	10,626 80	30,260 00
" " .....	50	12,189 70	38,580 00
15-Year Endowment.	30	14,968 00	36,260 00
" " .....	40	15,584 80	39,600 00
" " .....	50	17,188 00	39,900 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 MANUFACTURERS'**  
**LIFE INSURANCE COMPANY,**  
 — AND —  
**The Manufacturers' Accident Ins Co,**  
 HEAD OFFICES, - TORONTO.  
 Authorized Capital, - \$2,000,000 and  
 \$1,000,000 respectively.

ABSOLUTE SECURITY.  
 PROMPT PAYMENT OF CLAIMS.  
 THIRTY DAYS' GRACE.  
 PRESIDENT, - SIR JOHN A. MACDONALD, P.C. G.O.B.  
 VICE-PRESIDENTS:  
 GEO. GOODERHAM, Esq., President, Bank of Toronto.  
 WM. BELL, Esq., - Organ Manufacturer, Guelph.  
 J. F. ELLIS, - Managing Director.

**Insurance.**  
**Standard Life Assurance Co.**  
 ESTABLISHED 1825.  
 Total Invested Funds over..... \$34,000,000  
 Invested in Canada..... 4,510,000  
**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..... \$38,314,254  
 Investments in Canada..... 900,000  
 Head Office, Canada Branch, Montreal.  
 DIRECTORS.—Hon. H. Starnes, Chairman; Ed-  
 mond F. Barbeau, Esq. Wentworth J. Buchanan, Esq.  
 Risks accepted at Lowest Current Rates. Dwelling  
 Houses & Farm Property Insured on Special Terms.  
 JOSE B. BOND, Toronto Agent, 20 Wellington St. E.  
 G. F. C. SMITH, Chief Agent for Dom., Montreal.

**MUTUAL**  
**FIRE INSURANCE COMPY**  
 of the County of Wellington.  
 Business done on the Cash and Premium Note  
 system.  
 F. W. STONE, President  
 CHAS DAVIDSON, Secretary.  
 HEAD OFFICE, . . . . GUELPH, ONT.

**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..... \$1,200,000 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, - - - - \$484,388 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, . . . . B. 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 Co.  
 L. W. Smith, Esq., D.O.L., Pres. Building & Loan As.  
 J. K. Kerr, Esq., Q.C. (Messrs. Kerr, Macdonald,  
 Davidson & Patterson).  
 John Morrison, 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.  
 B. E. 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 In-  
 vestment 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 \$700,000.  
**ACCUMULATED FUNDS.**  
 1857 - - - - - \$ 565,000  
 1865 - - - - - 1,185,000  
 1873 - - - - - 2,810,000  
 1881 - - - - - 4,210,000  
 1883 - - - - - 4,780,000  
 1885 - - - - - 5,804,000  
 1888 - - - - - 6,386,000  
 General Manager, - - - F. STANCLIFFE.  
 General Agents, Toronto,  
 J. E. & A. W. SMITH.

**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. DENEHOLM, }  
 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 1854. 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), \$300,000. 25 St. Francois Xavier Street,  
 Montreal. GILLESPIE, PATTERSON & Co., Agents  
 for the Dominion. LEWIS MOFFATT & Co., Agents  
 for Toronto. B. MACD. PATTERSON, MANAGER.

**LONDON & LANCASHIRE**  
**FIRE**  
**INSURANCE COMPANY.**  
 W. A. SIMS, T. M. PRINGLE,  
 MANAGER. AGENT, TORONTO  
 Wants Agents at Wingham, Brussels and Perth.