

Insurance.

**NORTH BRITISH  
AND MERCANTILE  
FIRE & LIFE  
INSURANCE CO'Y,**  
ESTABLISHED 1808.

Subscribed Capital ..... \$3,000,000 Stg.  
Subscribed Capital Paid-up ..... 500,000 "  
Subscribed but Uncalled Capital..... 1,500,000 "

**ESTABLISHMENT IN CANADA.**  
MANAGING DIRECTORS.  
D. Lorn MacDougall, Esq. Thos. Davidson, Esq.

DIRECTORS.  
Gilbert Scott, Esq., of Messrs. Wm. Dow & Co.  
Charles F. Smithers, Esq., General Manager Bank of Montreal.  
The Hon. Thomas Ryan Senator.

WILLIAM EWING, Inspector.  
GEORGE N. AHERN, Sub-Inspector.

**R. N. GOOCH, Agent,**  
26 Wellington St. E., TORONTO

Head Office for the Dominion in Montreal.

D. LORN MACDOUGALL,  
THOMAS DAVIDSON,  
General Agents.

**SURETYSHIP.**

**THE GUARANTEE CO.**  
Of North America.

CAPITAL, (authorized), \$1,000,000  
PAID UP IN CASH, (no notes) 300,000  
ASSETS and Resources (over) 775,000  
DEPOSIT with Dominion Gov't 57,000

This Company is under the same experienced management which introduced the system to this continent over nineteen years ago and has since actively and successfully conducted the business to the satisfaction of its clients.

Over \$210,000 have been paid in Claims to Employers.

HEAD OFFICE,—260 ST. JAMES ST., MONTREAL.

President: SIE A. T. GALT, G.C.M.G. Vice-President: HON. J.A. FERRIER,  
Managing Director: EDWARD RAWLINGS. Secretary: JAMES GRANT.

Directors in Toronto:  
John L. Blaikie, Chairman, President Canada Landed Credit Co.  
G. B. Goswami, Vice-President Ontario Bank.  
Hon. D. L. Macpherson, President of the Senate.  
T.utherland Stuyzer, Director Bank of Commerce St.  
W. F. Howland, C.B., President Ontario Bank.

Agents in Toronto.  
**JOHN STARK & CO,**  
28 & 30 Toronto Street.  
**EDWARD RAWLINGS,**  
Managing Director.  
Montreal, Aug., 1888.

\*NB—This Company's Deposit is the largest made or Guarantee business by any Company, and is not liable for the responsibilities of any other risks.

**GUARDIAN**  
Fire and Life Assurance Company,  
OF LONDON, ENGLAND.  
ESTABLISHED 1821.

Capital - - - \$10,000,000  
Invested Funds - - - \$19,000,000  
Dominion Deposit - - \$107,176

Gen. Agents for {ROBT. SIMMS & CO.} Montreal  
Canada. {GEO. DENHOLM.}

Toronto—HENRY D. P. ARMSTRONG, 58 King St. East.  
Kingston—B. W. VANDEWATER, Ontario (Street).  
Hamilton—GILLESPIE & POWIE, 20 James St. E.

Insurance.

**RATES REDUCED.**  
The Standard Life Assurance Co.  
HEAD OFFICES:  
Edinburgh, - - - Scotland.  
Montreal, - - - Canada.

Total Risks ..... \$25,000,000  
Accumulated Funds ..... 27,500,000  
Annual Income ..... about 4,000,000  
Claims paid in Canada ..... over 1,300,000  
Investments in Canada ..... 2,000,000  
Total amount paid .n Claims during the last 8 years, over Fifteen Millions of Dollars, or about \$5,000 a day.

CLAIMS settled in Montreal, giving to this Company all the advantages of a local office, with the benefits of an extended business and connection otherwise.

LOANS ADVANCED on Mortgage of Policies to the extent of the office value.

C. HUNTER, Gen. Agent. Office—38 Toronto Street, Toronto.  
W. M. RAMSAY, Manager for Canada.

**LIVERPOOL & LONDON & GLOBE  
INSURANCE COMPANY.**

Invested Funds, - - - \$20,000,000  
Investments in Canada, 900,000

Head Office, Canada Branch, Montreal.  
BOARD OF DIRECTORS.  
Hon. H. Starnes, Chairman; T. Cramp, Esq., Dep. Chairman; T. Hart, Esq.; Angus C. Hooper, Esq.; Edward J. Barleau, Esq.  
Mercantile Risks accepted at Lowest Current Rates  
Dwelling Houses and Farm Property Insured on Special Terms.

JOB. B. REED, G. F. C. SMITH,  
Toronto Agent, Chief Agent for the  
20 Wellington St. E. Dominion, Montreal

**QUEEN  
INSURANCE CO. OF ENGLAND**

FORBES & MUDGE, Montreal,  
Chief Agents for Canada.

GEO. GRAHAM, Agent, Toronto, 6 Wellington street East.

**IMPERIAL FIRE INSURANCE CO.  
OF LONDON.**  
(Established 1803.)  
Head Office for Canada, 6 Hospital St., Montreal  
RINTOUL BROS., Agents.

Subscribed Capital, ..... \$1,800,000 Stg.  
Paid-up Capital, ..... 700,000 Stg.  
Cash Assets, 31st Dec., 1877, ..... 1,526,014

Toronto Agency—ALF. W. SMITH.

1884. 20th Year. 1884.

**CITIZENS  
INSURANCE COMPY  
OF CANADA.**

CAPITAL AND ASSETS, - - \$1,624,095.00  
LOSSES PAID, - - - - 2,000,000.00

Insure in this Reliable Company and  
Patronise Home Industries.  
LIBERAL AND PROMPT SETTLEMENTS.

**FIRE - ACCIDENT - LIFE**

**MALCOLM GIBBS,**  
CHIEF AGENT,  
12 Adelaide St. East, Toronto.

Insurance.

**NORTH AMERICAN  
LIFE ASSURANCE CO.**  
Incorporated by Special Act of the Dom'n. Parlia'm  
FULL GOVERNMENT DEPOSIT.

DIRECTORS:  
HON. ALEX. MACKENZIE, M.P., ex-Prime Minister of Canada, President.  
HON. ALEXANDER MORRIS, M.P.P. and JOHN L. BLAIKIE, ESQ., Pres. Can. Landed Credit Co. Vice-Presidents.  
Hon. G. W. Allan, Senator.  
Hon. R. Thibaudau, Senator, Montreal.  
Hon. D. A. Macdonald, Ex-Lieutenant-Gov. of Ont.  
Andrew Robertson, Esq., Pres. Mont'l Harbor Trust  
L. W. Smith, D.C.L., Pres. Building & Loan Ass'n.  
W. R. Meredith, C.C. M.P.P., London.  
H. S. Strathy, Esq., Cashier Federal Bank.  
John Morrison, Esq., Governor British Am. Fire A. Co.  
E. A. Meredith, Esq., L.L.D., Vice-President Toronto Trusts Corporation.  
Wm. Bell, Manufacturer, Guelph.  
A. H. Campbell, Esq., Pres. British Can. L. & In. Co.  
D. Macrae, Esq., Manufacturer, Guelph.  
E. Gurney, Jr., Esq., Director Federal Bank Can.  
H. H. Cook, Esq., M.P., Toronto.  
John N. Lake, Esq., Broker and Financial Agent.  
Edward Galley, Chairman Toronto School Board.  
B. B. Hughes, Esq., (Messrs. Hughes Bros., Wholesale Merchants).  
James Thorburn, M.D., Medical Director.  
James Scott, Esq., Merchant; Director Dom'n. Bank.  
Wm. Gordon, Esq., Toronto.  
Robert Jaffray, Esq., Merchant.  
W. McCabe, Esq., L.L.B., F.I.A., Managing Director.

**British Empire  
LIFE COMPANY.**  
Established 1847.

ASSETS nearly - - - \$5,000,000

New Policies issued in Canada  
Branch in 1883, 520 policies  
for \$1,159,000.

Money loaned on first-class properties.  
An Inspector and General Agent wanted for Western Ontario.

Apply to  
**F. STANCLIFFE,**  
General Manager,  
MONTREAL.

Gen. Agts. in Toronto,  
J. E. & A. W. SMITH.

**MUTUAL  
FIRE INSURANCE COMPANY.**  
Of the County of Wellington.

*Business done exclusively on the Premium Note system*

F. W. STONE, CHAR. DAVIDSON,  
President. Secretary.  
Head Office, - - Guelph, Ont.

**THE GLASGOW & LONDON  
INSURANCE COMPANY.**

HEAD OFFICE FOR CANADA :  
87 & 89 St. Francois Xavier St., Montreal.

JOINT MANAGERS :  
EDWARD L. BOND. STEWART BROWNE.  
J. T. VINCENT, Inspector.  
DONALDSON & FREELAND, Agents,  
TORONTO.  
Active Agents Wanted.

**QUEBEC  
FIRE ASSURANCE COMPANY.**  
Established 1818.

GOVERNMENT DEPOSIT, - - - \$75,000  
AGENTS.

St. John, N.B.—THOS. A. TEMPLE.  
Halifax, N.S.—GEO. M. GAMER.  
Montreal—THOS. SIMPSON.  
Toronto—Ontario General Agency,  
Geo. J. FYKE, General Agent.