

Insurance.

QUEEN CITY CHAMBERS

32 CHURCH ST., TORONTO.

Fire, Life, Marine, Accident and
Plate Glass Insurance.**MILLERS' & MANUFACTURERS' INS. CO.**
FIRE ONLY.**ONTARIO MUTUAL LIFE ASS'CE CO.**
LIFE AND ENDOWMENT.**FIRE INSURANCE EXCHANGE.**
FIRE ONLY.**THE TRAVELERS' INSURANCE CO.**
LIFE AND ACCIDENT.**HAND-IN-HAND INSURANCE CO.**
FIRE AND PLATE GLASS.**BRITISH & FOREIGN MARINE INS. CO.**
OCEAN AND INLAND.**QUEEN CITY FIRE INS. CO.****SCOTT & WALMSLEY,**
UNDERWRITERS.**UNION MUTUAL LIFE INS. CO'Y,**
PORTLAND, MAINE.

Incorporated - - - - 1848.

JOHN E. DEWITT, President.
The attractive features and popular plans of this well-known Company present many inducements to intending insurers peculiar to itself. Its Policies are the most liberal now offered to the public; after three years they are Non-forfeitable, Incontestable and free from all limitation as to Residence, Travel, Suicide or Occupation, Military and Naval Service excepted. Its plans are varied and adapted to all circumstances. There is nothing in Life Insurance which it does not furnish cheaply, profitably and intelligibly. Send to the Company's Home Office, Portland, Maine, or any of its agents for publications describing its Main Law Convertible Policy, Class A., or its 7 per cent. Guaranteed Bond Policy, Class A., and other forms of Bond Policies; also for pamphlet explanatory of the Maine Non-forfeiture Law, and for list of claims paid thereunder. Total payments to Policy-Holders and their Beneficiaries, more than \$23,000,000.00. Good Territory still open for active and experienced agents.

Insurance.

Fire Insurance !
EASTERN ASSURANCE COMPANY
OF CANADA.

Head Office, - Halifax, N. S.

CAPITAL, - - - - \$1,000,000.

Branch Offices at - - - -

J. H. Ewart, - - - - General Agent.
TORONTO, ONT.
C. R. G. Johnson, - - - - General Agent.
MONTREAL, P. Q.
A. Holloway, - - - - General Agent.
WIMNIPEG, MAN.
J. M. Robinson, - - - - General Agent.
ST. JOHN, N. B.
CHARLOTTETOWN, P. E. I.
F. W. Hyndman, - - - - General Agent.

President, - - - - JOHN DOULL, Esq.
President Bank of Nova Scotia.

CHARLES D. CORY, Managing Director.

D. C. EDWARDS, Secretary.

The Oldest Canadian Fire Insurance Comp'y.

QUEBEC
FIRE ASSURANCE CO'Y
ESTABLISHED 1818.

Government Deposit, - - - - \$75,000

Agents—St. John, N.B., THOMAS A. TEMPLE.
Toronto, Ontario General Agency,
GEO. J. PYKE, General Agent
Winnipeg, A. HOLLOWAY,
Gen. Agt. Man. & N. W. T.

HEAD OFFICE, - - TORONTO.

Issues all kinds of
ACCIDENT POLICIES,
INCLUDING LOSS
INDEMNITY - of -
- for - LIMBS, EYES,
etc.
- - - - AGENTS WANTED.
Hon. GEO. W. ROSS, President.
H. SUTHERLAND, Manager.

Insurance.

THE MUTUAL
LIFE
Insurance - Company,
OF NEW YORK.

RICHARD A. McCURDY, - President.

Assets, - - - - \$126,082,153.56.

The Largest and best Life Insurance
Company in the world.

The New Business of the Mutual Life Insurance
Company in 1888 exceeded \$103,000,000.
Its business shows the Greatest Comparative Gain
made by any Company during the past
year including:

A gain in assets of \$ 7,275,301 68
A gain in income of 3,096,010 08
A gain in new premiums of 2,333,406 00
A gain in surplus of 1,645,622 11
A gain in new business of 33,756,792 85
A gain of risks in force 54,496,351 85

THE MUTUAL LIFE INSURANCE CO.
Has Paid to Policy-holders since
Organization \$272,481,839.82.

The wonderful growth of the Company is due in a
large degree to the freedom from restriction and
irksome conditions in the contract, and to the oppor-
tunities for investment which are offered in addition
to indemnity in case of death.

The Mutual Life was the first to practically under-
take the simplification of the insurance contract,
and strip it of a verbiage in the mazes of which
could be found innumerable refuges against claims
of policy-holders who had, however unwittingly,
departed from the strict letter of the agreement.
That this appealed powerfully to the popular taste
is evident from the fact that in 1888 the Company
wrote over \$108,000,000 of new insurance.

The Distribution Policy of the Mutual Life Insur-
ance Company is the most liberal contract offered
by any company and produces the best results for
the Policy-holders.

T. & H. K. MERRITT,
General Managers Western Ontario,
TORONTO.**THE WATERLOO MUTUAL FIRE INS. CO.,**

ESTABLISHED IN 1863.

HEAD OFFICE, - - - WATERLOO, ONT.

Total Assets Jan., 1st, 1890, \$264,549.00.

CHARLES HENDRY, | GEORGE RANDALL,
President. | Vice-President.

C. M. TAYLOR, | JOHN KILLER,
Secretary, | Inspector.

THE DOMINION LIFE ASSURANCE CO.

HEAD OFFICE, - - - - WATERLOO, ONT.

Authorized Capital, - \$1,000,000. | Dom. Govt. Deposit, - \$50,000.
Subscribed Capital, 250,000. | Paid-up Capital - 62,500.

JAMES TROW, M.P., President. P. H. SIMS, Esq., Vice-President.

THOS. HILLIARD, Managing Director.

Our Policy is a straight promise to pay—like a bank draft, almost uncon-
ditional. No restriction on travel or occupation. Is nonforfeitable after two
or three years—even for failure to pay renewals. Remains in full force till
the value is exhausted. It provides a legacy certain, instead of a law suit
possible. There are Three classes—Abstainers, General and Women—
giving each in profits the true benefit of its own longevity. RATES compare
favorably with any in the world. Choice of all sound plans of assurance
offered, no other. Agents Wanted. Apply now.

THOS. HILLIARD, Managing Director.

COMMERCIAL UNION
ASSURANCE CO., (LTD.)

Of London, - - - - England.

FIRE, LIFE, MARINE.

Total Invested Funds \$12,500,000

CANADIAN BRANCH:

HEAD OFFICE, 1731 NOTRE DAME STREET, - MONTREAL.
TORONTO OFFICE, - 32 TORONTO STREET.

R. WICKENS, Gen. Agent, for Toronto & Co. of York

INSURANCE & COMMERCIAL TROUT & TODD, JOB PRINTERS,
TORONTO.

Every description of Insurance Policies, Applications and Office Requisites
furnished in first-class style. We have for years satisfactorily supplied the
leading Canadian underwriters. Send for estimates.

64 & 66 CHURCH STREET, TORONTO.

THE TEMPERANCE & GENERAL
Life Assurance Company.

HEAD OFFICE, - - - Manning Arcade, TORONTO.

HON. GEO. W. ROSS, Minister of Education, - - - PRESIDENT.
HON. S. H. BLAKE, Q.C., } VICE-PRESIDENTS
ROBT. MCLEAN, Esq., }

Policies issued on all the best approved plans, both
Level and Natural Premium. Total abstainers kept
in a separate class, thereby getting the advantage of
their superior longevity.

AGENTS WANTED.

H. SUTHERLAND,
Manager.**The Canadian Gazette,**
LONDON, ENGLAND.

A Weekly Journal of information
and Comment upon matters of use and
interest to those concerned in Canada,
Canadian Emigration, and Canadian
Investments.

Edited by THOMAS SKINNER, Com-
piler and Editor of "The Stock Ex-
change Year Book," "The Directory of
Directors" (published annually), "The
London Banks" published half-yearly,
etc.

EVERY THURSDAY. Price 3d,
including postage to Canada, four-
pence, or \$4.38 per annum (18/- stg.).
Editorial and Advertising Offices:

1 Royal Exchange Buildings,
LONDON, ENG.

THE PRACTICAL
BOOK-KEEPER.

A NEW SERIES ON THE

Science of Accounts,
AND
Business Correspondence.

A Book of 252 pages, replete with use-
ful and practical information.

PRICE, - - - \$1.00.
Address CONNOR O'DEA,
Toronto, Ont.