

## Insurance.

**North British and Mercantile**INSURANCE COMPANY,  
ESTABLISHED 1809.Total Assets of Company }  
at 31st January, - - - } \$49,032,702

Head Office in Canada, Montreal.

CANADIAN INVESTMENTS, \$3,390,915

AGENTS IN TORONTO:

R. N. GOOCH, H. W. EVANS.  
F. H. GOOCH.THOMAS DAVIDSON, Man. Director,  
MONTREAL.

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<br>Pol. & Div.<br>15th Year. | Paid-up<br>Ins. Value<br>15th Year. |
|---------------------|----|-----------------------------------------|-------------------------------------|
| Ordinary Life ..... | 30 | \$ 3,515 10                             | \$ 8,500 00                         |
| " " .....           | 40 | 5,197 40                                | 9,780 00                            |
| " " .....           | 50 | 7,966 90                                | 13,150 00                           |
| 20-Year Endowment.  | 30 | 10,136 90                               | 24,490 00                           |
| " " .....           | 40 | 10,666 80                               | 20,920 00                           |
| " " .....           | 50 | 12,163 70                               | 18,580 00                           |
| 15-Year Endowment.  | 30 | 14,392 00                               | 26,920 00                           |
| " " .....           | 40 | 15,564 60                               | 29,000 00                           |
| " " .....           | 50 | 17,182 00                               | 26,900 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

EQUITABLE LIFE

ASSURANCE SOCIETY

OF THE UNITED STATES.

January 1, 1890.

|                     |               |
|---------------------|---------------|
| ASSETS, - - -       | \$107,150,309 |
| LIABILITIES, 4% - - | 84,329,235    |
| SURPLUS, - - -      | \$22,821,074  |
| NEW                 |               |
| ASSURANCE } - - -   | \$175,264,100 |
| IN 1889. }          |               |
| OUTSTANDING         |               |
| ASSURANCE, } - - -  | \$631,016,666 |
| INCOME IN 1889, - - | \$30,393,288  |

H. B. HYDE, President.

WM. HARTY,

General Manager for the Province of Ontario.

## Insurance.

**Standard Life Assurance Co.**

ESTABLISHED 1825.

Total Invested Funds over ..... \$34,000,000  
Invested in Canada..... 4,500,000

ABSOLUTE SECURITY.

REASONABLE RATES.

PROMPT SETTLEMENTS.

LARGE PROFITS.

Unconditional &amp; Non-forfeitable Policies issued

W. M. RAMSAY, Montreal,  
Manager for Canada.  
CHARLES HUNTER,  
Superintendent of Agencies.**Liverpool & London & Globe Insurance Co.**Invested Funds ..... \$38,514,354  
Investments in Canada..... 900,000

Head Office, Canada Branch, Montreal.

DIRECTORS.—Hon. H. Starnes, Chairman; Ed-  
mond J. Barbeau, Esq. Wentworth J. Buchanan, Esq.  
Risks accepted at Lowest Current Rates. Dwelling  
Houses & Farm Property Insured on Special Terms.  
JOE. B. REED, Toronto Agent, 20 Wellington St. E.  
G. F. C. SMITH, Chief Agent for Dom., Montreal.**INSURANCE COMPANY.**W. A. SIMS, T. M. PRINGLE,  
MANAGER, AGENT, TORONTO.**IMPERIAL FIRE INSURANCE CO.  
OF LONDON,**

(ESTABLISHED 1808.)

E. D. LACY, Resident Manager for Canada.

Company's Building, 107 St. James St., MONTREAL.

Subscribed Capital..... \$1,200,000 Stg.

Total Invested Funds, over ... 1,600,000 "

Toronto Agency—ALF. W. SMITH.

No. 2 Court Street.

**FIRE. ACCIDENT.****CITIZENS'  
Insurance Company  
OF CANADA.**

ESTABLISHED - - - - - 1864.

Total Assets, including Capital at Call, the whole  
of which is available for the protection of the  
Policy-holders, \$1,328,131.HEAD OFFICE—THE COMPANY'S BUILDING,  
181 St. James Street, Montreal.

DIRECTORS AND OFFICERS:

Hon. J. C. ABBOTT, P.C., Q.C. - PRESIDENT  
ANDREW ALLAN, - VICE-PRESIDENT  
C. D. PROCTOR, A. DESJARDINS, M.P.  
J. O. GRAVEL, ARTHUR PREVOST.  
H. MONTAGU ALLAN.E. P. HEATON, WILLIAM SMITH,  
Gen. Manager, Sec. Treasurer**The "Gore" Fire Ins. Co.**

(Established 1868.)

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.  
JOHN L. BLAIR, 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'n 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. B. 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 \$1,000,000.

| 1857 | ACCUMULATED FUNDS. |
|------|--------------------|
| 1857 | \$ 565,000         |
| 1865 | 1,185,000          |
| 1878 | 2,810,000          |
| 1881 | 4,210,000          |
| 1888 | 4,780,000          |
| 1885 | 5,804,000          |
| 1888 | 6,386,000          |
| 1889 | 6,854,000          |

General Manager, - - F. STANCLIFFE.

General Agents, Toronto,

J. M. &amp; 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. DENHOLM,  
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 1783. 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. 25 St. Francis Xavier Street,  
Montreal. GILLESPIE, PATTERSON & Co., Agents  
for the Dominion. LEWIS MOFFATT & Co., Agents  
for Toronto. R. MACD. PATTERSON, MANAGER.

**MUTUAL**

FIRE INSURANCE COMPY

of the County of Wellington.

Business done on the Cash and Premium Note  
system.F. W. STONE, CHAS DAVIDSON,  
President Secretary.

HEAD OFFICE, . . . GUELPH, ONT.