

**Insurance.**  
**North British and Mercantile**  
**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.  
 3076, " 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	\$ 8,900 00
" " "	40 5,137 40	9,760 00
" " "	50 7,906 90	12,150 00
20-Year Endowment.	30 10,126 90	24,490 00
" " "	40 10,666 80	30,360 00
" " "	50 12,153 70	38,330 00
15-Year Endowment.	30 14,992 00	36,350 00
" " "	40 15,364 90	39,000 00
" " "	50 17,182 00	36,900 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—25 St. John street MONTREAL.  
 BRANCH OFFICE—London & Canadian Loan Bldg.  
 Bay Street, TORONTO.

THE EQUITABLE LIFE  
 ASSURANCE SOCIETY  
**CONDENSED STATEMENT.**  
 January 1, 1889.

ASSETS	\$55,042,022.06
LIABILITIES	\$74,248,207.84
SURPLUS	\$20,794,715.45
NEW	
ASSURANCE	\$153,933,535.00
OUTSTANDING	
ASSURANCE	\$540,216,120.00
INCOME	\$20,658,077.50
SURPLUS EARNED	
IN 1888	\$5,007,123.08
PERCENTAGE OF	
ASSETS TO	128
LIABILITIES	
INCREASE	
IN SURPLUS	\$2,090,400.30
INCOME	\$3,718,128.30
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. Starbuck, 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,  
 20 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, President CHAS 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,  
 GEORGE 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.  
 ISA 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.,  
 MANAGERS, N. 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. BLAIRIE, 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 As.  
 J. K. Kerr, Esq., Q.C. (Messrs. Kerr, Macdonald,  
 Davidson & Patterson).  
 John Morrison, 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 Bk  
 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.

**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	5,304,000
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. 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 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) \$300,000. 35 St. Francois Xavier Street,  
 Montreal. GILLESPIE, PATERSON & Co., Agents  
 for the Dominion. LEWIS MOFFATT & Co., Agents  
 for Toronto. R. MacD. PATERSON, MANAGER.

**THE**  
**LONDON & LANCASHIRE**  
**FIRE**  
**INSURANCE COMPANY.**

W. A. SIMS, T. M. PEINGLE,  
 MANAGERS, AGENT, TORONTO  
 Wants Agents at Wingham, Brussels and Perth.

THE M  
 AND  
 VOL. XX  
 Leading  
 THE GR  
 Carpets and  
 Gent  
 Haberdashe  
 Shaw  
 Muslins and  
 Tailors' Tr  
 JO  
 11 to 27 Va  
 33 to 36 Fro  
 A  
 Hard  
 RICE  
 CUTLER  
 Pen,  
 Sole Agts.  
 Tower P  
 Sporting a  
 In  
 CHILLED  
 MANIL  
 Bolts, Sp  
 Import-  
 ers of E  
 Embos  
 RICE