

Insurance.

THE AMERICAN Life Assurance Co.

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FISH EMPIRE MUTUAL Assurance Comp'y

LONDON ENGLAND, ESTABLISHED 1847. Funds nearly \$6,400,000 come over 1,300,000 Investments nearly 700,000

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GUARDIAN Life Assurance Company

LONDON, ENGLAND. Capital, One Million Pounds. Subscribed, \$10,000,000. Funds, 20,210,000. ROBT. SIMMS & CO., Montreal. GEO. DENHOLM, HENRY D. P. ARMSTRONG, 94 Scott St. Brit. Am. Ass. Co. Bldg. H. Godwin, British Whig Building. GEORGE H. GILLESPIE, 20 James St.

PHENIX Insurance Company, London

Established in 1782. Canadian Branch established since the establishment of the fund \$75,000,000. Balance held in hand \$3,000,000. Liability of Fire Losses, \$3,000,000. Liability unlimited. Deposit with the Dominion (for the security of policy holders) \$1,000,000. 35 St. Francois Xavier Street. GILLESPIE, PATERSON & Co., Agents. LION. LEWIS MOFFATT & Co., Agents. R. MACD. PATERSON, MANAGER.

THE N & LANCASHIRE FIRE Insurance Company.

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.

THE MILLERS & MANUFACTURERS INSURANCE CO.,

24 Church Street, - - - Toronto.

DEAR SIRS,— At the fire which recently occurred in our mill at Teeswater, we beg to say that had it not been for the pails and casks kept ready for use on each flat, as instructed by your Company, the mill would undoubtedly have been completely destroyed. The fire commenced in the attic, and the elevator heads, with a part of the ceiling were blazing when discovered, and in a few minutes the whole flat would have been in a blaze. After this experience, we cannot too strongly recommend the plan of placing pails and casks in all mills, and keeping them always ready for use at moment's notice.

Yours very truly,

HOWSON BROS.

Teeswater, Ont., Feb. 6th, 1889.

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.

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Insurance.

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.

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TO ORDER FOR ALL KINDS OF

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AND MISCELLANEOUS PURPOSES.

OSHAWA, CANADA.

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:

Table with 2 columns: Description and Amount. A gain in assets of \$7,275,301 68; A gain in income of 3,096,010 06; 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 54,496,251 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 opportunities for investment which are offered in addition to indemnity in case of death.

The Mutual Life was the first to practically undertake 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 \$103,000,000 of new insurance.

The Distribution Policy of the Mutual Life Insurance 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.

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JOHN B. BARBER.

THE LONDON LIFE INSURANCE CO.,

HEAD OFFICE, - - LONDON, Ont.

Subscribed Capital, \$223,000. | Government Deposit, \$50,000.

JOSEPH JEFFERY, PRESIDENT. JOHN McCLARY, VICE-PRES.

This Company issues "Special Term," "Whole Life," Limited Payment, Life and Endowment Policies, on as favorable terms as any.

For further particulars write or apply to

JOHN C. RICHTER, Manager.

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 unconditional. 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.

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Of London, England. FIRE, LIFE, MARINE.

Total Invested Funds \$12,500,000

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

THE TEMPERANCE & GENERAL Life Assurance Company.

HEAD OFFICE, - - - Manning Arcade, TORONTO.

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