ESTABLISHED : 1847.

Capital and Funds over \$7,000,000 Annual Income over 1,200,000

Terente, J. D. HENDERSON, Agent.

Province of Quebec Branch, Montreal, Maritime Provinces Branch, Halifax, N.S., P. McLARREN, General Agent.

Eastern Ontario Branch, Peterboro, GEO. A. COX, General Agent.

Manitoba Branch, Winnipeg, {L. HUTTON, Manager. A. McT. CAMPBELL, General Agent.

A. G. RAMSAY, President.

R. HILLS, Secretary,

ALEX. RAMSAY, Superintendent.

CONFEDERATION

LIFE ASSOCIATION

Incorporated by Special Act of the Dominion Parliament.

Guarantee Capital, \$1,000,000. Government Deposit, \$86,300

Capital and Assets, S1st Dec., 1881, \$1,797,459

HEAD OFFICE, TORONTO, ONT.

President: Sir W. P. HOWLAND, C.B., K.O.M.G.
Fice-Presidents: Hon. WM. McMASTEB. WM. ELLIOT, Esq.

Fice-Presidents: Hon. WM. McMadled.

Bon. Jas. Maddonald, M.P.,
Halifax.

Bon. ISAAC BURPEE, M.P.
W. H. BEATTY, Esq.
EDWARD HOOPER, Esq.
J. HERBERT MASON, Esq.
J. D. EDGAB.

M. Malkan Howard, Esq.
J. D. EDGAB.

Actuary: C. CARPMAEL, M.A., F.R.A.S., late Fellow of St. John's College Cambridge.

Managing Director: J. K. MACDONALD.

SECOND EDITION NOW READY!

THE PRACTICAL BOOKKEEPER

▲ new treatise on the Science of Accounts and Rusiness Correspondence

The latest and most Practical Work yet Published.

SEE IT AND BE CONVINCED.

It differs in some respects from all other books on these subjects: lst. In its ABSOLUTE SIMPLICITY. 2nd. In its COMPLETE-NESS. 3rd. In the PRACTICAL CHARACTER of its CONTENTS. 4th. The PRACTICAL METHOD in which BUSINESS CORRESPONDENCE is treated.

Special attention has been given to all entries pertaining to the renewing and discounting of Notes. A Book of 252 pages. Retail price, \$1.50; Wholesale net price, \$1. A copy will be sent to i eachers and Schools with a view to introduction at the wholesale price Address,

CONNOR O'DEA, Toronto, Ont.

THE ROYAL CANADIAN

Fire & Marine Insurance Co'y.

160 ST. JAMES ST., MONTREAL.

This Company doing business in Canada only, presents the followng Financial Statement and solicits the patronage of those seeking unquestionable security and honorable treatment.

Oapital and Assets, Jan., 1st, 1883, \$1,295,835 66

Income during year ending 31st Dec., '82 381 142 39 ANDREW ROBERTSON, Esq., Pres. HON. J. R. THIBAUDEAU, Vice-Pres. ARTHUR GAGNON, Sec.-Treas. GEO. H. MOHENRY, Manager.

ROYAL

INSURANCE COMP'Y OF ENGLAND

LIABILITY OF SHAREHOLDERS UNLIMITED.

Investments in Canada for proteotion of Canadian Policy helders (chiefly with Qovernment), exceed \$600,000.

Every description of property insured at moderate rates of premium,
Idie Assurances granted in all the most approved forms.

Head Office for Canada—Royal Insurance Buildings Montreal.

John Maughan JOHN MAY,

75170250000005

Agents for Toronto and County of York

M. H. GAULT, Chief Agents

CANADA LIFE ASSURANCE CO. UNION MUTUAL

Life Insurance Company,

PORTLAND, ME.

JOHN E. DE WITT.

President.

ORGANIZED, 1848.

Assets, Dec. 31st, 1883, Surplus, (N.Y. Standard,)

\$6,229,684 10 715,907 27

Incontestable and Unrestricted Policies protected by the Non-forfeiture Law of Maine.

Novel and attractive plans, combining cheap Insurance with profitable vestment returns.

Strength and Solvency; Conscrvative Management; Liberal Dealing; Definite Policies; Low Premium

PROMPT PAYMENT OF LOSSES WITHOUT DISCOUNT An Easy Company to Work.

Good Territory and Advantageous Terms to Active Men.

HENRY D. SMITH, C. H. VAN GAASBEEK, JR., HON. JOSIAH H. DRUMMOND, THOMAS A. FOSTER, M.D.,

SECRETARY. ASS'T. SECRETARY. MEDICAL EXAMINER.

THE FEDERAL

LIFE ASSURANCE COMPANY.

HEAD OFFICE,

HAMILTON, ONT.

Guarantee Capital..... \$700,000 Deposited with Dominion Govt ... 51,100

NON-FORFEITABLE POLICIES; TONTINE INVESTMENTS, --AND---

Homans Popular Plan of Renewable Term Insurance by Mortuary Premiums.

DAVID DEXTER. Managing Director.

BRITISH AMERICA

ASSURANCE COMPANY.

FIRE AND MARINE.

Cash Capital & Assets, \$1,194,879.07,

Incorporated 1888. BOARD OF DIRECTORS.

Head Office, Toronto. Ont.

GOVERNOR, DEPUTY-GOVERNOR

JOHN MORISON, Esq.
H. B. FORBES, Esq.

HON. WM. CAYLEY.

H. S. NORTHROP, Esq.

GEORGE BOYD, Esq.

J. M. KINGHORN, Esq.

BOBERT McLEAN.

2,605,925

100.000

SILAS P. WOOD, Secretary.

LONDON LANCASHIRE

INSURANCE COMPANY.

MANAGER-CHAS. G. FOTHERGILL. SUB-MANAGER-J. B. MOFFATT.

Capital Fully Subscribed

\$9,260.000 Assets, Cash, and Invested Funds
Deposited with Government of Canada, for the Protection of Policy-holders in Canada

ALL LOSSES PAID AT HEAD OFFICE IN TORONTO, WITHOUT REFERENCE TO ENGLAND.

Office-Mail Buildings, Toronto. F. A. BALL, Chief Agt. for Canada.

Agentifor Toronto -T. M. PRINGLE: