

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. ARCHI. MACNIDER, Esq.

R. N. GOOCH, } Agents,  
H. W. EVANS, }  
26 Wellington St. E., TORONTO.

Telephone No. 423, Office.  
" 1061, Residence Mr. Gooch.  
" 3034, " Mr. Evans.

Head Office for the Dominion, Montreal.

THOMAS DAVIDSON,  
Manag. Director.

October 25th.

**NEW YORK LIFE**  
**Insurance Company**

ESTABLISHED 1845.

Year ending Jan. 1st, 1887 :

Cash Assets,	\$75,421,452
Surplus,	15,549,319
Annual Income,	19,230,408
New Risks Assumed,	85,178,294
Total Risks in Force,	304,378,540

Intelligent men of good address, tact, and industry, who can procure first-class business, can find profitable employment, and build up a competency without capital, as agents of the New York Life Insurance Company. Gentlemen of ability and culture, without previous experience, can soon acquire the knowledge essential to success.

**DAVID BURKE,**  
General Manager of Canada.

OFFICES: } 23 St. John street. MONTREAL.  
Mail Building, TORONTO.

THE

**EQUITABLE**  
Life Assurance Society.

**CONDENSED - STATEMENT,**  
January 1st, 1888.

ASSETS, .....	\$84,378,904.85
LIABILITIES, 4 per cent	66,274,650.00
SURPLUS, .....	\$18,104,254.85

New Assurance, .....	\$138,023,105.00
Outstanding Assurance...	483,029,562.00
Paid Policy-holders, 1887	10,062,509.81
Paid Policy-Holders since organization .....	106,610,293.34
Total Income, .....	23,240,849.29
Premium Income, .....	19,115,775.47
Increase in Assets .....	8,868,482.09
Assets to Liabilities .....	127½ per cent.

HUGH C. DENNIS, Manager for the Province of Ontario.  
26 Toronto Street, - Toronto.

B. H. BENNETT, CASHIER.

Insurance.

**Standard Life Assurance Co.**

ESTABLISHED 1825.

Total Invested Funds.....	\$33,000,000
Invested in Canada .....	3,000,000

**WHY!**

You should insure in the STANDARD. Because It gives **ABSOLUTE SECURITY, REASONABLE RATES, PROMPT SETTLEMENTS, LARGE PROFITS, and Issues Unconditional and Non-forfeitable Policies.**

W. M. RAMSAY,  
Manager for Canada.  
CHARLES HUNTER,  
Superintendent of Agencies.  
F. SPARLING, City Agent, 9 Toronto St.

**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. Starnes, 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 exclusively on the 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.**

HENRY LYMAN, PRESIDENT.  
ANDREW ALLAN, VICE-PRESIDENT.  
GERALD E. HART, - GENERAL MANAGER.

Capital and Assets, - - -	\$1,531,904 50
Losses Paid to 1st Jan., 1888, - - - - -	2,985,824 27

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 OFFICES—4 WELLINGTON ST. E.  
Telephone 1557.

**The "Gore" Fire Ins. Co.**  
Established 1836.

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.  
HON. ALEXANDER MORRIS, M.P.P., and JOHN L. BLAIKIE, 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 Ass.  
J. K. Kerr, Esq., Q.C. (Messrs. Kerr, Macdonald, Davidson & Patterson).  
John Morison, 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., 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't'n Co.  
W. McCABE, Esq., LL.B., F.I.A., Managing Director.

**BRITISH EMPIRE**  
**MUTUAL**  
**Life Assurance Comp'y**  
**OF LONDON ENGLAND,**  
ESTABLISHED 1847.

Accumulated Funds over .....	\$5,000,000
Annual Income over .....	1,000,000
Canadian Investments .....	600,000

**CANADA BRANCH, - MONTREAL.**

DIRECTORS.  
JAMES BURNETT, Esq., President Montreal Stock Exchange  
JACQUES GRENIER, Esq., President La Banque du Peuple.  
HUGH MCLENNAN, Esq., Director Bank of Montreal.  
ALEXANDER MURRAY, Esq., Director Bank of Montreal.

ROBERT SIMMS, Esq., Of R. Simms & Co  
F. STANCLIFFE, General Manager.  
J. E. & A. W. SMITH, GENERAL AGENTS, TORONTO.  
J. FRITH JEFFERS, MANAGER WESTERN ONTARIO, London, Ont.

**GUARDIAN**  
**Fire and Life Assurance Company**  
**OF LONDON, ENGLAND.**

Paid-up Capital, One Million Poun s Stg.	
Capital Subscribed, .. ..	\$10,000,000
Invested Funds, .. .. .	19,500,000

Gen. Agents for Canada, { 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), \$200,000. 35 St. Francis 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. PRINGLE,  
MANAGER. AGENT, TORONTO

Wants Agents at Wingham, Brussels and Perth.