

**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 Pol. & Div. 15th Year.	Paid-up Ins. Value 15th Year.
Ordinary Life .....	30 \$ 3,515 10	\$ 3,500 00
" " .....	40 5,137 40	9,780 00
" " .....	50 7,966 90	12,150 00
20-Year Endowment.	30 10,126 90	24,490 00
" " .....	40 10,666 90	20,990 00
" " .....	50 12,163 70	18,530 00
15-Year Endowment.	30 14,992 00	36,260 00
" " .....	40 15,584 00	29,600 00
" " .....	50 17,162 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 } - - -	\$631,016,666
ASSURANCE, }	
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 & Non-forfeitable Policies issued

W. M. RAMSAY, Montreal,  
Manager for Canada.

CHARLES HUNTER,  
Superintendent of Agencies.

**Liverpool & London & Globe Insurance Co.**  
Invested Funds ..... **\$38,314,284**  
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.  
JOS. B. BIRD, 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 1803.)

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.

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

HEAD OFFICE, 181 ST. JAMES STREET,  
MONTREAL, February 5th, 1890.

TO OUR AGENTS.

It affords me much pleasure to inform you that  
the Directors have conferred the position of General  
Manager of the Company upon Mr. E. P. HEATON,  
for some time past Agency Superintendent of the  
United States Branch of the London and Lanca-  
shire Fire Insurance Company, at New York, and  
previously for some years intimately connected  
with the insurance business in Canada. Mr. Heaton  
brings to the Company years of valuable experience,  
and from his past record and present standing, will,  
I am sure, be found an efficient and capable officer.  
Under his management the "Citizens'" should soon  
occupy a leading place amongst the Canadian Insur-  
ance Companies, and to this end I have only to  
bespeak for him, and for the Company a continu-  
ance of your support and best efforts.

Yours, very truly,

J. J. C. ABBOTT, President.

**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. STONG.  
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. BLAIKIE, 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. Transp't'n Co.  
L. W. Smith, Esq., D.C.L., Pres. Building & Loan As.  
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., 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. E. 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.

Year	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	6,886,000
1889	6,854,000

General Manager, . . . F. STANOLIFFE.  
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 1722. 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. Francois Xavier Street,  
Montreal. GILLESPIE, PATERSON & Co., Agents  
for the Dominion. LEWIS MOFFATT & Co., Agents  
for Toronto. R. MACD. PATERSON, 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.