

Insurance.
North British and Mercantile
INSURANCE COMPANY,
 ESTABLISHED 1809.

Total Assets of Company } \$49,032,702
 at 31st January, - - - }

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	\$ 8,515 10	\$ 8,500 00
" "	40	5,137 40	9,780 00
" "	50	7,936 90	12,150 00
20-Year Endowment.	30	10,198 90	24,490 00
" "	40	10,968 80	20,980 00
" "	50	12,153 70	18,530 00
15-Year Endowment.	30	14,992 00	36,260 00
" "	40	15,584 60	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 \$38,314,354
 Investments in Canada..... 900,000
 Head Office, Canada Branch, Montreal.
 DIRECTORS.—Hon. E. 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.
 JOE. B. REED, Toronto Agent, 90 Wellington St. E.
 G. F. O. 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.

FIRE. ACCIDENT.

CITIZENS'
Insurance Company
 OF CANADA.

ESTABLISHED - - - - 1864.

Total Assets, including Capital at Call, the whole
 of which is available for the protection of the
 Policy-holders, \$1,328,131.

HEAD OFFICE—THE COMPANY'S BUILDING,
 181 St. James Street, Montreal.

DIRECTORS AND OFFICERS:

HON. J. C. ABBOTT, P.C., Q.C. - PRESIDENT
 ANDREW ALLAN, - - - VICE-PRESIDENT
 C. D. PROCTOR, A. DESJARDINES, M.P.
 J. O. GRAVEL, ARTHUR PREVOST.

H. MONTAGU ALLAN.

E. P. HEATON, WILLIAM SMITH,
 Gen. Manager, Sec. Treasurer

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.
 JOHN L. BLAIR, 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'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. B. 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.

	ACCUMULATED FUNDS.
1857	\$ 565,000
1865	1,185,000
1873	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. STANCLIFFE.

General Agents, Toronto,
 J. E. & A. W. SMITH.

GUARDIAN

Fire and Life Assurance Company
 OF LONDON, ENGLAND.

Capital and Funds Exceed \$31,700,000
 The largest Paid-up Capital of any Insurance
 Company in the World.

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, Main St.
 Hamilton—J. T. ROUTH, James St.
 Ottawa—W. G. BLACK, Scott, Ont. Chambers.

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. Francois Xavier Street,
 Montreal. GILLESPIE, PATTERSON & Co., Agents
 for the Dominion. LEWIS MOFFATT & Co., Agents
 for Toronto. R. MACD. PATTERSON, MANAGER.

MUTUAL
FIRE INSURANCE COMPY

of the County of Wellington.

Business done on the Cash and Premium Note
 system.

F. W. STONE, OHAS DAVIDSON,
 President Secretary,
 HEAD OFFICE, GUELPH, ONT.