

**Insurance.**  
**NORTH BRITISH AND MERCANTILE FIRE & LIFE INSURANCE CO'Y,**  
 ESTABLISHED 1808.

Subscribed Capital ..... \$2,000,000 Stg  
 Subscribed Capital Paid-up ..... 500,000 "  
 Subscribed but Uncalled Capital..... 1,500,000 "

**ESTABLISHMENT IN CANADA.**

**MANAGING DIRECTORS.**  
 D. Lorn MacDougall, Esq. Thos. Davidson, Esq.

**DIRECTORS.**  
 Gilbert Scott, Esq., of Messrs. Wm. Dow & Co.  
 Charles F. Smithers, Esq., General Manager Bank of Montreal.  
 The Hon. Thomas Ryan Senator.

WILLIAM EWING, Inspector.  
 GEORGE N. AHERN, Sub-Inspector.

**R. N. GOOCH, Agent,**  
 26 Wellington St. E., TORONTO

Head Office for the Dominion in Montreal.

D. LORN MACDOUGALL,  
 THOMAS DAVIDSON,  
 General Agents.

**SURETYSHIP.**

**THE GUARANTEE CO.**  
 Of North America.

CAPITAL, (authorized), \$1,000,000  
 PAID UP IN CASH, (no notes) 300,000  
 ASSETS and Resources (over) 775,000  
 DEPOSIT with Dominion Gov't 57,000

This Company is under the same experienced management which introduced the system to this continent over nineteen years ago and has since actively and successfully conducted the business to the satisfaction of its clients.

Over \$210,000 have been paid in Claims to Employers.

HEAD OFFICE,—260 ST. JAMES ST., MONTREAL.

President: Vice-President:  
 SIR A. T. GALT, G.C.M.G. HON. JAS. FERRIER,  
 Managing Director: Secretary:  
 EDWARD RAWLINGS. JAMES GRANT.

**Directors in Toronto:**  
 John L. Blaikie, Chairman, President Canada Landed Credit Co.  
 C. S. Gzowski, Vice-President Ontario Bank.  
 Hon. D. L. Macpherson, President of the Senate.  
 T.utherland Stayner, Director Bank of Commerce  
 Esq. W. F. Howland, C.B., President Ontario Bank.

**Agents in Toronto.**  
**JOHN STARK & CO,**  
 28 & 30 Toronto Street.  
**EDWARD RAWLINGS,**  
 Managing Director.

Montreal, Aug., 1888.

\*NB.—This Company's Deposit is the largest made or Guarantee business by any Company, and is not liable for the responsibilities of any other risks.

**GUARDIAN Fire and Life Assurance Company, OF LONDON, ENGLAND.**  
 ESTABLISHED 1821.

Capital - - - \$10,000,000  
 Invested Funds - - \$19,000,000  
 Dominion Deposit - \$107,176

Gen. Agents for {ROBT. SIMMS & CO. } Montreal  
 Canada. {GEO. DENHOLM. }

Toronto—HENRY D. P. ARMSTRONG, 58 King St. East.

Kingston—R. W. VANDEWATERE, Ontario Street.

Hamilton—GILLIESPIE & POWIS, 30 James St. E.

**Insurance.**  
**RATES REDUCED.**  
**The Standard Life Assurance Co.**

HEAD OFFICES:  
 Edinburgh, - - - Scotland.  
 Montreal, - - - Canada.

Total Risks ..... \$95,000,000  
 Accumulated Funds ..... 27,500,000  
 Annual Income ..... about 4,000,000  
 Claims paid in Canada ..... over 1,200,000  
 Investments in Canada ..... 2,000,000  
 Total amount paid in Claims during the last 8 years, over Fifteen Millions of Dollars, or about \$5,000 a day.

CLAIMS settled in Montreal, giving to this Company all the advantages of a local office, with the benefits of an extended business and connection otherwise.

LOANS ADVANCED on Mortgage of Policies to the extent of the office value.

**C. HUNTER,** **W. M. RAMSAY,**  
 Gen. Agent. Manager for Canada.  
 Office—88 Toronto Street, Toronto.

**LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.**

Invested Funds, - - - \$69,000,000  
 Investments in Canada, 900,000

Head Office, Canada Branch, Montreal.

**BOARD OF DIRECTORS.**  
 Hon. H. Starnes, Chairman; T. Cramp, Esq., Dep. Chairman; T. Hart, Esq.; Angus C. Hooper, Esq.; Edward J. Barleau, Esq.

*Mercantile Risks accepted at Lowest Current Rates*  
 Dwelling Houses and Farm Property Insured on Special Terms.

**JOS. B. REED,** **G. F. C. SMITH,**  
 Toronto Agent, Chief Agent for the  
 30 Wellington St. E. Dominion, Montreal

**QUEEN INSURANCE CO. OF ENGLAND**

**FORBES & MUDGE,** Montreal,  
 Chief Agents for Canada.

**GEO. GRAHAM,** Agent, Toronto, 6 Wellington street East.

**IMPERIAL FIRE INSURANCE CO. OF LONDON.**

(Established 1803.)  
 Head Office for Canada, 6 Hospital St., Montreal  
**RINTOUL BROS.,** Agents.

Subscribed Capital, ..... \$1,600,000 Stg.  
 Paid-up Capital, ..... 700,000 Stg.  
 Cash Assets, 31st Dec., 1879, ..... 1,596,014  
 Toronto Agency—**ALF. W. SMITH.**

1884. 20th Year. 1884.

**CITIZENS INSURANCE COMP'Y OF CANADA.**

CAPITAL AND ASSETS, - \$1,624,095.00  
 LOSSES PAID, - - - - 2,000,000.00

*Insure in this Reliable Company and Patronise Home Industries.*  
 LIBERAL AND PROMPT SETTLEMENTS.

**FIRE - ACCIDENT - LIFE**  
**MALCOLM GIBBS,**  
 CHIEF AGENT,  
 12 Adelaide St. East, Toronto.

**Insurance.**  
**NORTH AMERICAN LIFE ASSURANCE CO.**

Incorporated by Special Act of the Dom'n. Parlia'm  
**FULL GOVERNMENT DEPOSIT.**

**DIRECTORS:**  
 HON. ALEX. MACKENZIE, M.P., ex-Prime Minister of Canada, President.  
 HON. ALEXANDER MORRIS, M.P. and JOHN L. BLAIKIE, Esq., Pres. Can. Landed Credit Co. Vice-Presidents.

Hon. G. W. Allan, Senator.  
 Hon. R. Thibaudeau, Senator, Montreal.  
 Hon. D. A. Macdonald, Ex-Lieutenant-Gov. of Ont.  
 Andrew Robertson, Esq., Pres. Mont'l Harbor Trust  
 L. W. Smith, D.C.L., Pres. Building & Loan Ass'n.  
 W. R. Meredith, Q.C., M.P.F., London.  
 H. S. Strathy, Esq., Cashier Federal Bank.  
 John Morison, Esq., Governor British Am. Fire A. Co.  
 E. A. Meredith, Esq., L.L.D., Vice-President Toronto Trusts Corporation.

Wm. Bell, Manufacturer, Guelph.  
 A. H. Campbell, Esq., Pres. British Can. L. & In. Co.  
 D. Macrae, Esq., Manufacturer, Guelph.  
 E. Gurney, Jr., Esq., Director Federal Bank Can.  
 H. H. Cook, Esq., M.P., Toronto.  
 John N. Lake, Esq., Broker and Financial Agent.  
 Edward Galley, Chairman Toronto School Board.  
 B. B. Hughes, Esq., (Messrs. Hughes Bros., Wholesale Merchants.)  
 James Thorburn, M.D., Medical Director.  
 James Scott, Esq., Merchant; Director Dom'n. Bank.  
 Wm. Gordon, Esq., Toronto.  
 Robert Jaffray, Esq., Merchant.  
 W. McCabe, Esq., L.L.B., F.I.A., Managing Director.

**British Empire LIFE COMPANY.**

Established 1847.  
 ASSETS nearly - - - \$5,000,000

New Policies issued in Canada  
 Branch in 1883, 520 policies  
 for \$1,159,000.

Money loaned on first-class properties.  
 An Inspector and General Agent wanted for Western Ontario.

Apply to  
**F. STANCLIFFE,**  
 General Manager,  
 Gen. Agts. in Toronto,  
 J. E. & A. W. SMITH. MONTREAL.

**MUTUAL FIRE INSURANCE COMPANY.**  
 Of the County of Wellington.

*Business done exclusively on the Premium Note system*  
**F. W. STONE,** **CHAS. DAVIDSON,**  
 President. Secretary.  
 Head Office, - - - Guelph, Ont.

**THE GLASGOW & LONDON INSURANCE COMPANY.**

HEAD OFFICE FOR CANADA:  
 87 & 89 St. Francois Xavier St., Montreal.

**JOINT MANAGERS:**  
**EDWARD L. BOND. STEWART BROWNE.**  
 J. T. VINCENT, Inspector.  
**DONALDSON & FREELAND,** Agents,  
 TORONTO.  
 Active Agents Wanted.

**THE OLDEST CANADIAN FIRE INSURANCE CO. QUEBEC**

**FIRE ASSURANCE COMPANY.**  
 Established 1818.  
 GOVERNMENT DEPOSIT, - - - \$75,000  
 AGENTS.  
 St. John, N.B.—THOS. A. TRIMPLE.  
 Halifax, N.S.—GEO. M. GREENE.  
 Montreal—THOS. SIMPSON.  
 Toronto—Ontario General Agency,  
 Geo. J. FRYE, General Agent.