

**Insurance.**  
**North British and Mercantile**  
**FIRE & LIFE**  
**INSURANCE COMPY,**  
 ESTABLISHED 1809.

Head Office for Canada, - Montreal.

DIRECTORS:  
 GILBERT SCOTT, Esq. W. W. OGILVIE, Esq.  
 ARCHD. MACNIDER, Esq.

R. N. GOOCH,  
 H. W. EVANS, } Agents,  
 F. H. GOOCH.

96 Wellington St. E., TORONTO.

Telephone No. 423, Office.  
 " 1061, Residence Mr. Gooch.  
 " 3084, " Mr. Evans.  
 " 3675, " F. H. Gooch.

Head Office for the Dominion, Montreal.

THOMAS DAVIDSON,  
 Manag. Director.

October 25th.

**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	\$ 8,500 00
" " .....	40	5,137 40	9,780 00
" " .....	50	7,966 90	13,150 00
20-Year Endowment.	30	10,126 90	34,490 00
" " .....	40	10,666 80	30,260 00
" " .....	50	12,123 70	18,530 00
15-Year Endowment.	30	14,992 00	36,250 00
" " .....	40	15,584 60	32,600 00
" " .....	50	17,122 00	26,200 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 MANUFACTURERS'**

**LIFE INSURANCE COMPANY,**

— AND —

**The Manufacturers' Accident Ins Co,**

HEAD OFFICES, - TORONTO.

Authorized Capital, - \$2,000,000 and \$1,000,000 respectively.

ABSOLUTE SECURITY.

PROMPT PAYMENT OF CLAIMS.

THIRTY DAYS' GRACE.

PRESIDENT, - SIR JOHN A. MACDONALD, P.C. G.C.B.

VICE-PRESIDENTS:

GEO. GOODERHAM, Esq., President, Bank of Toronto.

WM. BELL, Esq., - Organ Manufacturer, Guelph.

J. F. ELLIS, - Managing Director.

**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 ..... \$38,514,254  
 Investments in Canada..... 900,000

Head Office, Canada Branch, Montreal.

DIRECTORS.—Hon. H. Starnes, Chairman; Edmond 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, 30 Wellington St. E. G. F. O. SMITH, Chief Agent for Dom., Montreal.

**MUTUAL**

**FIRE INSURANCE COMPY**

of the County of Wellington.

Business done on the Cash and Premium Note system.

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

**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.  
 Paid-up Capital ..... 300,000 "  
 Total Invested Funds, over ... 1,550,000 "  
 Toronto Agency—ALF. W. SMITH.

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

HON. J. J. ABBOTT, P.C., Q.C., PRESIDENT.  
 ANDREW ALLAN, VICE-PRESIDENT.  
 GERALD E. HART, GENERAL MANAGER.  
 WILLIAM SMITH, SEC. TREAS.

Capital and Assets, - - - \$1,606,069 00  
 Income, 1888, - - - - \$484,533 00  
 Losses Paid to 1st Jan., 1889, - - - - \$3,200,310 00

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 CITY.  
 IRA B. THAYER, LIFE GEN'L AGT., ONTARIO WEST.  
 A. L. EASTMURE, ACCIDENT SUPERINTENDENT.  
 TORONTO OFFICES—4 WELLINGTON ST. E.  
 Telephone 1557.  
 DR. H. L. COOK, LIFE GENERAL AGENT—EAST ONTARIO, OFFICE, NAPANEE.

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

Established 1836.

Risks taken on Cash or Mutual Plans.

PRESIDENT, Hon. JAMF'S YOUNG.  
 VICE-PRESIDENT, A. WARNOCK, Esq.  
 MANAGER, . . . . R. B. STRONG.  
 HEAD OFFICE, . . . . GALT, ONT.

**Insurance.**  
**NORTH AMERICAN**  
**Life Assurance Co.**

Notice is hereby given that the Annual General Meeting of the Policyholders and Guarantors of the North American Life Assurance Company will be held at the Head Office of the Company, Manning Arcade, King Street West, Toronto, Ont., on Tuesday, 28th of January, 1890, at Eleven O'clock in the forenoon, for the Reception of the Annual Report, and a Statement of the Affairs of the Company, the Election of Directors, and the Trans-action of all such business as may be done at a General Meeting of the Company. Participating Policyholders have one vote for each \$1,000 of insurance held by them.

WILLIAM McCABE,  
 Managing Director.

January 16th, 1890.

**BRITISH EMPIRE**

MUTUAL

**Life Assurance Comp'y**

OF LONDON ENGLAND,  
 ESTABLISHED 1847.

**CANADA BRANCH, - MONTREAL.**

Canadian Investment nearly \$700,000.

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	6,386,000

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 1793. 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. E. MACD. PATERSON, MANAGER.

T H H.

**LONDON & LANCASHIRE**

**FIRE**

**INSURANCE COMPANY.**

W. A. SIMS, T. M. PRINGLE,  
 MANAGER, AGENT, TORONTO

Wants Agents at Wingham, Brussels and Perth.