

Insurance.

North British and Mercantile

FIRE & LIFE
INSURANCE COMP'Y,

ESTABLISHED 1809.

Head Office for Canada, - Montreal.

DIRECTORS:

GILBERT SCOTT, Esq. W. W. OGILVIE, Esq.
ARCHI. MACNIDER, Esq.R. N. GOOCH,
H. W. EVANS, } Agents,
F. H. GOOCH.

96 Wellington St. E., TORONTO.

Telephone No. 423, Office.

1081, Residence Mr. Gooch.
3084, " Mr. Evans.
3676, " 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	12,150 00
20-Year Endowment ..	30	10,136 90	24,490 00
" "	40	10,866 80	30,360 00
" "	50	12,163 70	38,530 00
15-Year Endowment ..	30	14,992 00	36,250 00
" "	40	15,584 80	39,930 00
" "	50	17,182 00	46,900 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—25 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 \$38,314,354

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. ARD, Toronto Agent, 90 Wellington St. E.
G. F. O. SMITH, Chief Agent for Dom., Montreal.

MUTUAL

FIRE INSURANCE COMP'Y

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.

IMPERIAL FIRE INSURANCE CO.

OF LONDON,

(ESTABLISHED 1803.)

F. 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, \$484,833 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 1886.)

Risks taken on Cash or Mutual Plans.

PRESIDENT, HON. JAMES YOUNG.

VICE-PRESIDENT, A. WARNOCK, Esq.

MANAGER, B. 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. E. Kerr, Esq., Q.C. (Messrs. Kerr, Macdonald,

Davidson & Patterson).

John Morrison, 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 \$700,000.

ACCUMULATED FUNDS.

1857	-	-	-	\$ 565,000
1865	-	-	-	1,185,000
1873	-	-	-	2,810,000
1881	-	-	-	4,210,000
1883	-	-	-	4,780,000
1885	-	-	-	5,304,000
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 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.

THE

LONDON & LANCASHIRE

FIRE

INSURANCE COMPANY.

W. A. SIMS.

MANAGER.

T. M. PRINGLE,

AGENT, TORONTO

Wants Agents at Wingham, Brussels and Perth.