

**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,  
 F. H. GOOCH. } Agents,

95 Wellington St. E., TORONTO.

Telephone No. 423, Office.  
 1081, Residence Mr. Gooch.  
 3084, " Mr. Evans.  
 3576, " 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	10,126 90	24,490 00
" " .....	40 10,666 90	20,960 00
" " .....	50 12,163 70	18,530 00
15-Year Endowment. 30	14,992 00	36,950 00
" " .....	40 15,584 60	33,600 00
" " .....	50 17,182 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 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.

D. PARKS FACKLER, New York,  
 Consulting Actuary.

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 ..... \$33,514,254  
 Investments in Canada ..... 900,000  
 Head Office, Canada Branch, Montreal.  
 DIRECTORS.—Hon. E. Starnes, Chairman; Edmond J. Barbeau, Esq. Wentworth J. Buchanan, Esq.  
 Risks accepted at Lowest Current Rates, Dwelling Houses & Farm Property Insured on Special Terms.  
 J. B. REED, Toronto Agent, 90 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..... \$1,300,000 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 Lancashire 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 Insurance Companies, and to this end I have only to bespeak for him, and for the Company a continuance 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. 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. Transport'n Co.  
 L. W. Smith, Esq., D.C.L., Pres. Building & Loan Ass.  
 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. R. 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 Jeffrey, Esq., Pres. Toronto Real Estate Investment 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
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 1792. 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. B. MACD. PATTERSON, 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.