North British and Mercantile

FIRE & LIFE

INSURANCE COMP'Y.

ESTABLISHED 1809.

Head Office for Canada,

Montreal.

DIRECTORS:

GILBERT SCOTT, Esq. W. W. OGILVIE, Esq. Hon. THOS. RYAN. ARCHI. MACNIDER, Esq.

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

26 Wellington St. E., TORONTO.

Telephone No. 423, Office.

1081, Residence Mr. Gooch. 3034, "Mr. Evans.

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 0 0
" " …	40	5.137 40	9,760 00
44 44	50	7,966 90	12,150 00
20-Year Endowment.	30	10,126 90	24,490 00
"	40	10.666 80	20,260 00
"	50	12,153 70	18,530 00
15-Year Endowment.	30	14.992 00	36 250 CO
" "	40	15.584 60	29,600 00
" "	50	17,182 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—Mail Building, TORONTO.

EQUITABL

Life Assurance Society.

CONDENSED - STATEMENT.

January 1st, 1888.

ASSETS,	\$84,378,904.85
LIABILITIES, 4 per cent	66,274,650.00
SURPLUS,	\$18,104,254.85
New Assurance,	\$138,023 105.00
Outstanding Assurance	483,029,562.00
Paid Policy-holders, 1887	10,062,509,81
Paid Policy-Holders since	
organization	106,610,293.34
Total Income,	23,240,849.29
Premium Income,	19,115,775.47
Increase in Assets	8,868,432.09

HUGH C. DENNIS, Manager for the Province of Ontario.

Assets to Liabilities 127½ per cent.

26 Toronto Street, - Toronto.

H. BENNETT,

insurance.

SPECIAL NOTICE.

STANDARD LIFE ASSURANCE CO

DIVISION OF PROFITS, 1890.

The books of the Company will be held open until 21st December. Persons assuring before that date will rank for one year's share in the Profits over later entrants.

W. M. RAMSAY.

CHARLES HUNTER,

Manager.

Superintendent of Agencies.

F. SPARLING, AGENT. TORONTO

LIVERPOOL & LONDON & GLOBE

Insurance Company.

Head Office, Canada Branch, Montreal.

BOARD OF DIRECTORS.

Hon. H. Starnes, Chairman; Edmond J. Barbeau, Esq., Wentworth J. Buchanan, Esq. Risks accepted at Lowest Current Rates. Dwelling Houses and Farm Property Insured on Special Terms.

JOS. B. REED, Toronto Agent, 20 Wellington St. E.

G. F. C. SMITH, Chief Agent for the Dominion, Montreal.

MUTUAL

FIRE INSURANCE COMPY

of the County of Wellington.

Business done exclusively on the Premium Note ystem. F. W. STONE, President CHAS DAVIDSON,

HEAD OFFICE, . . . GUELPH, ONT.

IMPERIAL FIRE INSURANCE CO. OF LONDON.

(ESTABLISHED 1803.)

Head Office for Canada, 6 Hospital St., MONTREAL W. H. RINTOUL Resident Secretary.

Toronto Agency-ALF. W. SMITH.

CITIZENS' Insurance Company OF CANADA.

HENRY LYMAN, PRESIDENT.
ANDREW ALLAN, VICE-PRESIDENT.
GERALD E. HART, - GENERAL MANAGER.

Capital and Assets, - - \$1,531,904 50

Losses Paid to 1st Jan., 1888, 2,985,824 27

The Stock of this Company is held by many of the wealthiest men in Canada.

LOSSES PROMPTLY & EQUITABLY ADJUSTED

LIFE. ACCIDENT. MALCOLM GIBBS, Chief Agent.

TORONTO OFFICES-4 WELLINGTON ST. E. Telephone 1557.

bore

Established 1836

Risks taken on Cash or Mutual Plans.

o.

Cashier.

PRESIDENT, Hon. JAMES YOUNG.
VICE-PRESIDENT, A. WARNOCK Esq.
MANAGER, R. S. STRONG.
GALT, ONT.

Insurance.

NORTH **AMERICAN**

Life Assurance Co.

INCORPORATED BY SPECIAL ACT OF THE DOMINION PARLIAMENT.

INCORPORATED BY SPECIAL ACT OF THE DOMINION PARLIAMENT.

FULL GOVERNMENT DEPOSIT.

DIRECTORS:
HON. ALEX. MACKENZIE, M.P., ex-Prime Minister of Canada, President.
HON. ALEXANDER MORRIS, M.P.P., and JOHN L. BLAKKE, ESQ., Pres. Can. Landed Credit Co., Vice-Presidents.
Hon. G. W. Allan, Senator.
Alphonse Desjardins, Esq., M.P., Montreal.
Hon. D. A. Macdonald, ex-Lieutenant-Gov. of Ontario Andrew Robertson, Esq., Pres. Mont'l Harbor Trust 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., Director Federal Bank of Canada H. H. Cook, Esq., M.P., Toronto.
John N. Lake, Esq., Broker and Financial Agent. Edward Galley. Esq., Alderman
B. B. Hugbes, Esq. (Messrs. Hughes Bros., Wholesale Merchants).
James Thorburn, Esq., M.D., Medical Director. James Scott, Esq., Merchant, Director Dominion Bk Wm. Gordon, Esq., Toronto.
Robert Jaffray, Esq., Merchant.
Hugh McLennan, Esq., Prest. Mont'l. Transpr't'n Co. W. McCABE, Esq., LL.B., F.I.A., Managing Director.

 $\mathbf{T}_{\mathbf{h}}$

Pr. Hosi

Im

Rop

BRITISH

Life Assurance Comp'y

OF LONDON ENGLAND, ESTABLISHED 1847.

Accumulated Funds over \$5,000,000 Annual Income over 1,000,000 Canadian Investments over.... 600,000

CANADA BRANCH, - MONTREAL.

JAMES BURNETT, ESQ.,
President Montreal Stock Exchange
JACQUES GRENIER, ESQ.,
President La Banque du Peuple.
HUGH McLENNAN, EEQ.,
ALEXANDER MURRAY, ESQ.,
Director Bank of Montreal.
ROBERT SIMMS, ESO..

ROBERT SIMMS, Esq., Of R. Simms & Co

F. STANCLIFFE.

J. R. & A. W. SMITH,
GENERAL AGENTS, TORONTOMANAGER WESTERN ONTARIO, London, Ont.

GUARDIAN

Fire and Life Assurance Company OF LONDON, ENGLAND.

Paid-up Capital, One Million Pound. .Stg Capital Subscribed, ... \$10,000,000 Invested Funds, ... 20,210,000

Invested Funds, ... 20,210,000

Gen. Agents for { ROBT. SIMMS & CO. } Montreal.

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.

PHŒNIX

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, \$3,00,000. Liability of Shareholders unlimited. Deposit with the Dominion Government (for the security of policy holders in Canada), \$200,000. 35 St. Francols Xavier Street, Montreal. GILLESPIE, PATERSON & Co., Agents for the Dominion. Lewis Moffatt & Co., Agents for Toronto. R. Macd. PATERSON, Manager.

LANCASHIKE FIRE

INSURANCE COMPANY.

W. A. SIMS.

GALT, ONT. | Wants Agents at Winghan, Brussels and Perth-