

# The Shareholder

BANKING, INSURANCE AND MANUFACTURES.

"NOTHING IN MALICE."

Vol. XI.—No. 31.

MONTREAL, FRIDAY MORNING, AUGUST 2, 1889.

\$2.00 per Annum.

ESTABLISHED 1872.

## THE ACCIDENT Insurance Company of North America.

Head Office:—157 St. James Street, Montreal.

SIR A. T. GAIT, *President.*

EDWARD RAWLINGS, *Vice-President and Managing Director.*

ANNUAL INCOME, 1886, - - - - - \$380,000.

It has Paid over 15,000 Losses Covering \$800,000.

TORONTO AGENTS: - - - - - MEDLAND & JONES, Mail Building.

AGENTS EVERYWHERE.

## CONFEDERATION

ORGANIZED 1871.

## LIFE.

HEAD OFFICE TORONTO.

OVER \$3,500,000 ASSETS AND CAPITAL.

BUSINESS IN FORCE,

\$17,000,000.00.

**PRESIDENT:** SIR W. P. HOWLAND, C.B., K.C.M.G., & H. W. GIBBS, Esq., *Vice-Presidents.*  
**WILLIAM ELLIOT,** Esq., *Director.*  
**Directors:** Hon. Ch. J. Macdonald, S. Nordheimer, W. H. Beatty, W. H. Gibbs, J. Herbert Mason, A. McLean, Howard, M. P. Ryan, Hon. Jas. Young, J. D. Edgar, M.P., Walter S. Lee, A. L. Gooderham, W. H. G. GALT, Esq., *Managing Director.*  
**W. C. MACDONALD,** Esq., *Actuary.*  
**H. J. JOHNSTON,** MONTREAL, *Manager for Quebec.*

ECONOMY, EQUITY, STABILITY.

## THE ONTARIO MUTUAL LIFE,

ESTABLISHED 1870.

Assurances in force, January 1st, 1889	\$12,041,914 00
New Assurances written in 1888	2,518,650 00
Cash Income for 1888	393,074 00
Assets, December 31st, 1888	1,813,858 00
Liabilities, as per Government Valuation	1,223,516 00
<b>SURPLUS</b>	<b>\$90,337.00</b>

The New Business 1889 is MUCH GREATER than was ever before written by the Company during the same period, while, with over \$12,000,000 on our books, the death losses are much below our past very favorable experiences!

**WM HENDRY, Manager.** **W. H. RIDDELL, Secretary.**

## Equitable Life Assurance Society.

CASH ASSETS	\$95,042,922 96
SURPLUS, (4 per cent. Standard)	20,794,715 15
ANNUAL INCOME	26,958,977 59
NEW ASSURANCE IN 1888	153,933,535 00
OUTSTANDING ASSURANCE	549,216,126 00

**SEARGENT P. STEARNS,** *Manager.*

Office—114 St. James Street, Montreal.

ESTABLISHED 1872.

## SURETYSHIP.

## THE GUARANTEE COMPANY

OF NORTH AMERICA.

THE OLDEST AND LARGEST IN AMERICA.

Paid-up Capital and Resources, - - - - - over \$1,000,000.

THIS COMPANY TRANSACTS NO OTHER BUSINESS.

It has on its books the records of over 110,000 Employes Guaranteed by it in all parts of the Continent in the Past Twenty-Five Years.

Over \$650,000 have been Paid in Claims to Employers.

Sir A. T. GAIT, G.C.M.G., *President.* EDWARD RAWLINGS, *Vice-President and Managing Director.*

Head Office—157 St. James Street, - Montreal.

TORONTO BRANCH—MAIL BUILDING, MEPLAND & JONES, AGENTS.

U. S. BRANCHES:  
 NEW YORK, BOSTON, PHILADELPHIA, CHICAGO, ST. LOUIS,  
 LOUISVILLE, NASHVILLE, RICHMOND, PITTSBURG, DETROIT.



## THE MANUFACTURERS' LIFE

Insurance Company, Toronto,

IS MAKING STEADY, SOLID AND SATISFACTORY PROGRESS.

CONTINUED PROGRESS.

ABSOLUTE SECURITY OFFERED IN A

Live, Prosperous & Progressive Canadian Company.

Authorized Capital, \$2,000,000.00.

SIR JOHN A. MACDONALD, *President.* GEORGE GOODERHAM, *Vice-Presidents.*  
 WILLIAM BELL, *Vice-Presidents.*  
 J. L. KERR, *Secretary-Treasurer.* A. H. GILBERT, *Superintendent of Agencies.*

HON. J. A. OUIMET, *Provincial Directors.* R. GROFT HULME, *Provincial Manager.*  
 A. F. GAULT, *Head Office Province of Quebec, 162 St. James Street, Montreal.*

Agents Wanted in unrepresented districts.

## CITIZENS

## Fire, Life and Accident Insurance Co. of Canada.

ESTABLISHED 1864.

CAPITAL (Fully Subscribed) \$1,000,000.  
 HEAD OFFICE—THE COMPANY'S BUILDING  
 181 St. James Street, - - - - - Montreal.

**Directors and Officers:**  
 Hon. J. C. ABBOTT, P.C., Q.C., *President.* ANDREW ALLAN, *Vice-President.*  
 ROBERT ANDERSON, A. DESJARDINS, M.P., ARTHUR PREVOST,  
 J. Q. GRAVEL, H. MONTAGU ALLAN, J. G. GALT,  
 GERALD E. HART, *General Manager.* WILLIAM SMITH, *Secretary-Treasurer.*

The Life Branch and its funds are entirely distinct from the other departments. All *Coupon Endowment Funds* issued under contract by this Company are unconditional and non-forfeitable. Money advances made at once on *Life* security by simply transfer of form of Policy, offers the advantages of this one security by *Life* insurance against *General Accidents*, Railway Accidents, Personal Injuries, Death by Accident. It will secure \$1,000 and a weekly indemnity with additional compensation for disfigurement. *Short Term Accident* Tickets issued at all agencies from one day up to 90 days for \$5.00 and \$15.00 indemnity per week, for 25 cents per item.

Fire Risks taken on every class of property.

AGENCIES THROUGHOUT THE DOMINION.