

THE VICTORIA Mutual Fire Insurance Company OF CANADA.

Incorporated under the Act, Cap. 52, Consolidated Statutes Upper Canada.

HEAD OFFICE—Corner of Main and James
Streets, Hamilton, Ontario.

BOARD OF DIRECTORS:

GEO. H. MILLS, Esq., Hamilton, PRESIDENT.

LEVI LEWIS, Esq., Saltfleet, VICE-PRESIDENT.

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HENRY HALL, Esq., Binbrook.	

The "VICTORIA" is managed on strictly MUTUAL principles; every member being responsible *only* for his proportion of such losses as may occur during the term of his policy. When a loss takes place, a rate to cover the same is declared on all Premium Notes in force *at that date*. Assessments to cover the losses of each year, are made payable in the following Autumn. By this SYSTEM every member knows when he may expect notice of payments. Every person insured in the Company becomes a *Member*.—there are no *Stockholders* to whom profits must be paid—and no one is called upon to pay more than the *actual cost* of his insurance. A payment is required at time of insuring, for expenses of management and for the creation of a fund to be used in payment of small losses or other claims that may arise against the Company. As soon as the term of a Policy expires, the balance of the Premium Note becomes cancelled.

No Hazardous risks are accepted. The RATES are as low as possible, consistent with perfect security and permanent prosperity.

Economy in the management of the affairs of the Company has been carefully studied the expenses are consequently kept within moderate bounds. The greatest care and attention are given to the thorough examination of applications for insurance; and no Policy is issued until the application for it has been approved by the Board.

Just claims settled speedily and satisfactorily.

W. D. BOOKER,
Secretary & Treasurer.

HAMILTON, December, 1867.

Read about Elephant, at Page 83.

First Prize Sewing Machines, Corner Hughson and King Streets.

For Sewing Machines, See Page 63.