

Issue of **\$200,000. STOCK AT PAR**  
 FULLY PAID AND NON-ASSESSABLE  
**VICTORIA-MONTREAL FIRE INSURANCE CO.**  
 HEAD OFFICE, 183 ST. JAMES ST., MONTREAL  
 (Incorporated by Special Act of the Parliament of Canada.)

**AUTHORIZED CAPITAL, - - \$1,000,000.00**  
**IN 10,000 SHARES OF \$100. EACH.**

The necessary deposit having been made with the Insurance Department at Ottawa, this Company is licensed to do business throughout Canada. There has already been subscribed \$650,000; \$150,000 is reserved for subscription outside of Canada; and the remaining \$200,000 is now offered at par to the Canadian public, to be paid in full, it having been decided by the Company to make its CASH CAPITAL \$1,000,000.00.

**PRESIDENT: Hon. WM. PUGSLEY, D.C.L., Q.C., M.P.P.**  
 St. John, N.B.

**VICE-PRESIDENT: H. J. BEEMER, Esq.**  
 Director Quebec, Montmorancy and Charlevoix Railway Company, Montreal.

**Hon. J. D. ROLLAND,**  
 President Rolland, Pappe Company, Ltd., Director Banque d'Hydrogène, Montreal.

**WM. H. HOLLISTER, Esq.**  
 Of Messrs. Kountze Bros., Bankers, New York.

**Messrs. HATTON & McLENNAN, Montreal.**

This Company commenced the business of fire insurance in 1899, and has already received in premiums, after payment for re-insurances, rebates, etc., over \$100,000.00, which the low ratio has been but nominal. Its shareholders consist of many of the most prominent and successful business men in the Dominion, and the Company has great advantages thereby, because of their influence and the business they control. The premiums on Canadian business have also been regular and steadily increase, as per the following table, covering the preceding ten years:

**DIRECTORS:**

**C. J. BOOTH, Esq.**  
 President Canada Atlantic Railway Company, Ottawa.

**EDWARD P. HATCH, Esq.**  
 (Lord & Taylor) Dry Goods, New York.

**JAMES TALCOTT, Esq.**  
 Dry Goods Commission, New York; Director Bank of the Manhattan Company; Director Trust Company of New York.

**UNITED STATES TRUSTEES:**

**CHAS. E. HUGHES, Esq.**  
 Of Messrs. Carter, Hughes & Dwight, Counsellors-at-Law, New York.

**SOLICITORS:**

**Messrs. BARWICK, AYLESWORTH & WRIGHT, Toronto.**

**RODOLPHE AUDETTE, Esq.**  
 Of Messrs. Tylbaudon Freres & Cie., Wholesale Dry Goods Montreal and Quebec. President La Banque Nationale.

**JAMES A. WRIGHT, Esq.**  
 Of Linde British Refrigeration Company, Montreal.

**THOS. A. TEMPLE, Esq.**  
 Of Messrs. Thos. A. Temple & Sons, Fire Insurance, Montreal.

**VALENTINE F. SNIDER, Esq.**  
 President Western National Bank, New York.

The average loss ratio of all companies operating in Canada and the United States during the year ending December 31st, 1899, was 62.22 per cent. of the amount of the premiums received after deduction of the expenses, and without including the immense sums received as interest upon investments, a large margin of profit. Canada for 1899 was the best. Premiums received in the Dominion were \$1,000,000. The loss ratio of the "Victoria-Montreal" from May 14th, 1899, the date upon which the Company commenced business, to the same year, was only 15.04 per cent.; while the loss ratio on its total premiums from

Subscribers to this stock to the extent of five shares are entitled to a rebate of 20 per cent. on all premiums of insurance on their property placed in this company.