

**Insurance.**

**BRITON MEDICAL**  
**And General Life Association,**  
 with which is united the  
**BRITANNIA LIFE ASSURANCE COMPANY.**  
*Capital and Invested Funds.....£750,000 Sterling.*  
**ANNUAL INCOME, £220,000 Stg. :**  
 Yearly increasing at the rate of £25,000 Sterling.

THE important and peculiar feature originally introduced by this Company, in applying the periodical Bonuses, so as to make Policies payable during life, without any higher rate of premiums being charged, has caused the success of the BRITON MEDICAL AND GENERAL to be almost unparalleled in the history of Life Assurance. *Life Policies on the Profit Scale become payable during the Lifetime of the Assured, thus rendering a Policy of Assurance a means of subsistence in old age, as well as a protection for a family, and a more valuable security to creditors in the event of early death; and effectually meeting the often urged objection, that persons do not themselves reap the benefit of their own prudence and forethought.*  
 No extra charge made to members of Volunteer Corps or services within the British Provinces.

45 TORONTO AGENCY, 5 KING ST. WEST.  
 Oct 17-9-1yr **JAMES FRASER, Agent.**

**Fire and Marine Assurance.**  
**THE BRITISH AMERICA**  
**ASSURANCE COMPANY**  
 HEAD OFFICE:  
 CORNER OF CHURCH AND COURT STREETS,  
 TORONTO.

BOARD OF DIRECTORS:  
 Hon. G. W. Allan, M.L.C., A. Joseph, Esq.,  
 George J. Boyd, Esq., Peleg Paterson, Esq.,  
 Hon. W. Cayley, G. P. Ridout, Esq.,  
 Peleg Howland, Esq., E. H. Rutherford, Esq.,  
 Thomas C. Street, Esq.  
 GOVERNOR:  
 GEORGE PERCIVAL RIDOUT, Esq.  
 DEPUTY GOVERNOR:  
 PETER PATERSON, Esq.

Fire Inspector: **E. ROBY O'BRIEN.**  
 Marine Inspector: **CAPT. R. COURNEN.**  
 Insurances granted on all descriptions of property against loss and damage by fire and the perils of inland navigation.  
 Agencies established in the principal cities, towns, and ports of shipment throughout the Province.  
**THOS. WM. BIRCHALL,**  
 23-ly *Manager.*

**Canada Farmers'**  
**Mutual Insurance Company.**  
 HEAD OFFICE, HAMILTON, ONTARIO.

INSURE only Farm Property, Country Churches, School Houses, and Isolated Private Homes. Has been eventeen years in operation  
**THOMAS STOCK,**  
 President.  
**RICHARD P. STREET,**  
 Secretary and Treasurer. 26

**Ætna**  
**Life Insurance Company of Hartford, Conn.**  
 THE ÆTNA is not surpassed in economical management in financial ability, in complete success, in absolute security, by any company in the world.  
 Its valuable features  
**LOW CASH RATES**  
 ANNUAL DIVIDENDS, JUST NOT-FORFEITURE SYSTEM,  
 Commend themselves to those desiring insurance in any form.  
**JOHN GARVIN,**  
 General Agent, No. 2 Toronto Street, Toronto.

**The Orient**  
**Mutual Insurance Company, New York.**  
 THIS Company have made arrangements to issue, when desired, Policies and Certificates payable in LONDON and LIVERPOOL, at the Counting Rooms of Messrs. DRAKE, KLEINWORT & COHEN.  
**EUGENE DUTILH, President.**  
**ALFRED OGDEN, Vice-President.**  
**CHARLES IRVING, Secretary.**  
 The undersigned continues to receive applications for open and Special Policies, and to effect insurances on ships, Cargoes, and Freights, with above well-known Company, payable in Gold or Canadian Funds.  
**HENRY MCKAY, No. 1 Merchants' Exchange.**  
 Montreal 1st Feb., 1876 97-ly

**Insurance.**

**Reliance**  
**Mutual Life Assurance Society**  
 OF LONDON, ENGLAND. Established 1840.  
 GOVERNMENT DEPOSIT.....\$100,000  
 Head Office for the Dominion of Canada:  
 229 ST. JAMES STREET, MONTREAL.  
 Directors—Walter Shanly, Esq., M.P.; Duncan Macdonald, Esq.; Major T. E. Campbell, C.B.; St. Hilaire; the Hon. Jno. Hamilton, Hawkesbury; F. Wolferstan Thomas, Esq., Cashier, Molson's Bank.  
 RESIDENT SECRETARY—James Grant.  
 Net Assets, as at 31st Dec. 1869.....\$1,279,679 00  
 Net Liabilities, do. do.....1,201,715 00  
 Surplus.....\$77,955 00  
 Prospectuses, &c., can be had on application at the Head Office, or at any of the Agencies.  
**JAS. GRANT, Resident Secretary.**  
 AGENTS: Toronto, Messrs. Dickson & McGregor, 8 Ontario Buildings, Corner of Church and Wellington Streets.  
 Hamilton, John B. Young, Esq.

**CANADA**  
**Life Assurance Company.**  
 ESTABLISHED 1847.

THE following are examples of the Profits added to Policies.  
 Bonus Additions made to the following Policies existing 30th April, 1870.

No. Policy	Issued during year ending 30th April.	Original sum assured.	Bonus added.	Present sum assured.
35	1848	\$2,000 00	\$953 10	\$2,953 10
481	1850	4,000 00	1,092 88	5,092 88
967	1852	400 00	114 65	514 65
1423	1854	1,000 00	248 29	1,248 29
1938	1856	1,400 00	565 34	1,965 34
2515	1858	1,500 00	318 84	1,818 84
2924	1860	4,000 00	793 15	4,793 15
3795	1862	5,000 00	819 32	5,819 32
4616	1864	1,000 00	139 59	1,139 59
5290	1866	6,000 00	750 69	6,750 69
5811	1867	1,000 00	100 00	1,100 00
6063	1868	2,000 00	150 00	2,150 00
6842	1869	4,000 00	200 00	4,200 00
8102	1870	5,000 00	125 00	5,125 00

A comparison of these and of the Company's Rates for Assurance, with those of other offices, is invited.  
 AGENCIES THROUGHOUT THE DOMINION.  
 Where every information can be obtained, or at the Head Office, in Hamilton, Ontario.  
 HEAD OFFICE, IN HAMILTON, ONT.  
**A. G. RAMSAY, Manager.**  
 Agent in Toronto, **E. BRADBURN, Esq.,**  
 May 25. 1y Toronto Street.

**The Gore District**  
**Mutual Fire Insurance Company**  
 GRANTS INSURANCES on all description of Property against Loss or Damage by FIRE. It is the only Mutual Fire Insurance Company which assesses its Policies yearly from their respective dates; and the average yearly cost of insurance in it, for the past three and a half years, has been nearly TWENTY CENTS IN THE DOLLAR less than what it would have been in an ordinary Proprietary Company.  
**THOS. M. SIMONS,**  
 Secretary & Treasurer  
**ROBT. McLEAN, Inspector of Agencies.**  
 Galt, 25th Nov., 1868. 15-ly

**Queen**  
**Fire and Life Insurance Company,**  
 OF LIVERPOOL AND LONDON,  
 Accepts all ordinary Fire Risks on the most favorable terms.  
**LIFE RISKS**  
 Will be taken on terms that will compare favorably with other Companies.  
**CAPITAL.....£2,000,000 Stg.**  
 CANADA BRANCH OFFICE—Exchange Buildings, Montreal.  
 Resident Secretary and General Agent,  
**A. MACKENZIE FORBES,**  
 13 St. Sacrament St., Merchants' Exchange, Montreal.  
**WM. ROWLAND, Agent, Toronto.** 1-ly

**The Ontario**  
**Mutual Fire Insurance Company.**  
 HEAD OFFICE.....LONDON, ONT.  
 THIS Company is established for the Insurance of Dwell ing-houses and non-hazardous property in Cities, Towns, Villages, and Country.  
 Applications for Insurance made through any of the Agents.  
**S. McBRIDE, President.**  
**JAMES JOHNSON, Secretary-Treasurer.**

**Insurance.**

**WESTERN**  
**Assurance Company,**  
 INCORPORATED 1851.  
**CAPITAL.....\$400,000.**  
**FIRE AND MARINE.**  
 HEAD OFFICE.....TORONTO, ONTARIO.  
 Hon. JNO. McMURRICH, President.  
**CHARLES MAGRATH, Vice-President.**  
 DIRECTORS:  
**JAMES MICHIE, Esq.** **NOAH BARNHART, Esq.**  
**JOHN FISKEN, Esq.** **ROBERT BEATY, Esq.**  
**A. M. SMITH, Esq.** **WM. GOODERHAM, Jr., Esq.**  
**JAMES G. HARPER, Esq.**  
**B. HALDAN, Secretary.**  
**J. MAUGHAN, Jr., Assistant Secretary.**  
**WM. BLIGHT, Fire Inspector.**  
**CAPT. J. T. DOUGLAS, Marine Inspector.**  
**JAMES PRINGLE, General Agent.**

Insurances effected at the lowest current rates on Buildings, Merchandise, and other property, against loss or damage by fire.  
 On Hull, Cargo and Freight against the perils of Inland Navigation.  
 On Cargo Risks with the Maritime Provinces by sail steam.  
 On Cargoes by steamers to and from British Ports.

**The Waterloo County**  
**Mutual Fire Insurance Company.**  
 HEAD OFFICE: WATERLOO, ONTARIO.  
 ESTABLISHED 1863.  
 THE business of the Company is divided into three separate and distinct branches, the VILLAGE, FARM, AND MANUFACTURES. Each Branch paying its own losses and its just proportion of the managing expenses of the Company.  
**C. M. TAYLOR, Sec.** **J. W. WALDEN, M.D., Pres.**  
**J. HUGHES, Inspector.** 15-ly

**London Assurance Corporation.**  
 CAPITAL.....£896,550 Stg.  
 PAID UP.....448,275 "  
 FUNDS IN HAND.....£2,468,533 17s 4d. "  
 HEAD AGENT, **ROMEO H. STEPHENS.**  
**S. F. HOLCOMB, Agent,**  
 No. 2 Exchange, Toronto.

**The Victoria**  
**Mutual Fire Insurance Company of Canada.**  
 Insures only Non-Hazardous Property, at Low Rates.  
**BUSINESS STRICTLY MUTUAL.**  
**GEORGE H. MILLS, President.**  
**W. D. BOOKER, Secretary.**  
 HEAD OFFICE.....HAMILTON, ONTARIO.  
 Aug 15-1yr

**Montreal**  
**Assurance Company.**  
 INCORPORATED 1849.  
 CAPITAL.....\$800,000  
 INVESTED FUNDS (approximately)...400,000  
 HEAD OFFICE.....MONTREAL.  
 BRANCH OFFICE—32 Wellington Street, Toronto.  
 Consulting Inspector.....CAPT. A. TAYLOR.  
 Marine Inspector.....CAPT. DAVID ROSS KERR.  
 Local Secretary and Agent.....R. N. GOODY.  
 Inland Navigation, also Ocean Risks (to and from Ports of Great Britain) covered at moderate rates. 34-Gm.

**Imperial**  
**Fire Insurance Company of London.**  
 No. 1 OLD BROAD STREET, AND 16 PALL MALL.  
 ESTABLISHED 1803.  
 Canada General Agency,  
**RINTOUL BROS.,**  
 24 St. Sacrament Street.  
**JAMES E. SMITH, Agent**  
 Toronto, Corner Church and Colborne Streets.

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