

Insurance.

**North British & Mercantile**

INSURANCE COMPANY.

ESTABLISHED 1809.

Subscribed Capital, - - £2,000,000

**FIRE DEPARTMENT.**

The Company insures almost every description of property at the lowest rate of premium corresponding to the nature of the risk.

**LIFE DEPARTMENT.**

BONUS YEAR, 1875.

The next division of profits for the five years since 1870, will be made on the closing of the books on the 1st December, 1875. All policies on the Participating Scale, opened before that date will share in the Division.

At last Division the Bonus declared was at the rate of £1 6s. per cent. per annum on all sums assured, and the previously vested bonuses. On policies of old standing, this was in many cases equal to £1 19s. per cent. per annum on the original sum assured.

Ninety per cent. of the whole Profits is divided among the assured on the participating scale, which is as large a share of Profits as is allowed by any office.

Profits are ascertained every five years. Agents in all the cities and principal towns in the Dominion.

MACDOUGALL & DAVIDSON,

Managing Directors and General Agents,  
72 St. Francois Xavier St.,  
Montreal.

Wm: EWING, Inspector.

Insurance.

**THE CITIZENS' INSURANCE COMPANY.**

FIRE, LIFE, GUARANTEE & ACCIDENT.

Capital Two Million Dollars—\$103,000  
Deposited with the Dominion  
Government.

HEAD OFFICE, - - MONTREAL,  
No. St. JAMES STREET.

**DIRECTORS.**

Sir Hugh Allan, President. | John Pratt, Vice-Pres  
Adolphe Roy. | Henry Lyman.  
Andrew Allan. | N. B. Corsc.

J. L. Cassidy.

**EDWARD STARKE,**

Manager Life, Guarantee and Accident Department

**JOHN HUTCHINSON,**

Manager of Fire Department.

**ARC'D McCOUN,** Secretary-Treasurer.

Fire risks taken at equitable rates based upon the irrespectiveness. All claims promptly and liberally settled.

ONTARIO BRANCH—No. 52 Adelaide St. East, Toronto

Insurance.

**SCOTTISH COMMERCIAL Insurance Co.**

FIRE & LIFE

CAPITAL. - \$10,000,000.

Province of Quebec Branch,

204 1/2 ST. JAMES STREET, MONTREAL

**Directors:**

SIR FRANCIS HUNTER, C.B., K.O.M.G.

A. FREDERICK GAULT, Esq.

EDWARD MURPHY, Esq.

CHARLES S. BODIER, Jr., Esq.

ROBERT DALGLISH, Esq.

Commercial Risks, Dwelling and Farm Property taken at current rates.

THOMAS CRAIG, Res. Sec.

CANADA

**AGRICULTURAL INSURANCE COMPANY**

OF MONTREAL.

CAPITAL, - - - - \$1,000,000.

Head Office: 186 ST. JAMES STREET,

MONTREAL.

**OFFICERS:**

President,—COL. A. C. DELOTRINIERE HARWOOD, D.A.G.  
Vice-President,—WILLIAM ANGUS.

Managing Director,—EDWARD H. GOFF.  
Inspector,—JAMES H. SMITH.

**DIRECTORS:**

Col. A. C. d'L. HARWOOD, D.A.G., Yvandreuil.  
A. DESJARDINS, M.P., (Proprietor *Le Nouveau Monde*), Montreal.  
Wm. ANGUS, (President Canadian Paper Company), Montreal.  
Hon. M. H. COCHRANE, (Senator), Compton.  
EDWARD H. GOFF, (Managing Director), Montreal.  
J. M. BROWNING, (President Council of Agriculture), Montreal.  
Col. A. A. STEVENSON, Montreal.  
J. B. POULIOT, M.P., Rivière Du Loup.

THOMAS LOGAN, Sherbrooke.  
T. H. MAHONY, Quebec.  
J. H. BLAIS, Montmagny.  
R. MULHOLLAND, Cobourg, Ont.  
JOHN FISHER, Cobourg.  
R. AGUR, (Banker), Ingersoll, Ont.  
L. MOLLER, M.P.P., (President St. John's Bank), St. Johns, Q.

**ADVANTAGES OFFERED.**

It is confined by its Charter to insure nothing more hazardous than Farm Property and Residences.

It insures Live Stock against death by lightning, either in the building or on the premises of the Assured.

It refuses Mills, Shops, Tanneries, Stores, Hotels, and other hazardous property, and makes a speciality of Farm Property and Dwellings. It is not subject to heavy losses, and affords a certain Guarantee to those it insures.

It is a purely Canadian Institution, its business is confined to the Dominion, and is under the management of men who have devoted many years to this peculiar branch of Insurance, and understand thoroughly the requirements of the Farmers as a class.

It has a larger subscribed and paid-up Capital than any other Company in Canada confining its business to the same class of risks. It has \$50,000 together with \$100,000 transferred from the Agricultural Ins. Co. of Watertown, upon the re-insurance of the Canadian risks of said Co., making in all \$150,000 deposited with the Government at Ottawa,—giving its Policy holders the best security of any Insurance Company in the Dominion.

The sweeping fires which have devastated our large cities within a few years past, destroying millions upon millions of dollars of property, and ruining hundreds of Insurance Companies, rendering worthless thousands of policies upon the homes of our people, are convincing proofs of the wisdom of our original plan of separating Private Dwellings and Farm Property from business hazards.

This Company insures against loss and damage by Lightning as well as Fire. It is the only Canadian Insurance Company obliging itself by its Charter and Policies to pay for such losses.

Farmers and others will consult their own interests by insuring in this Company. For further information, please call on our Agents, or Address the Managing Directors.