

## SUN MUTUAL Life Insurance Company, OF MONTREAL.

President, THOMAS WORKMAN. Vice-President, T. JAMES CLAXTON.  
Man. Director, M. H. GAULT.

The success of this Company for the first 30 months is without parallel in Canadian Life Insurance. Its report for 1873 shewed:

Assurances in force	\$1,514,300 00
Cash Assets	138,184 38
Security held for Policy-holders	588,184 38
Expenditure for that year only	11,426 95

Its ratio of Expenditure to Income was much under that of any other Life Company doing business in Canada. All its POLICIES ARE NON-FORFEITABLE, and these by their conditions carry definite values, in either cash or paid-up assurance.

80 per cent. Profits is awarded Mutual Policies; and its Stock rates are lower than those of any other Canadian Company.

Members enjoy the security of a large capital, and the benefits without the hazard and risk of the purely mutual plan.

In its efforts to obtain business it studiously avoids novelty and its equivalent—ambiguity—basing all its transactions on the known equities of the business, thus ensuring justice to all its members.

Reports and Table of Rates may be obtained at any of the Company's agencies, or at Head Office.

R. MACAULAY, Secretary.  
ROBINSON & SWITZER, Agents for Toronto.

## The Canadian Mutual Fire Insurance Comp'y.

HEAD OFFICE, - - HAMILTON, ONT.

### The Purely Mutual System.

Farmers' Stock held insured anywhere on owner's premises.

The Premium Note System affords a perfect guarantee.

JOHN BARRY, President. A. EGGLESTON, Vice-President.

F. R. DESPARD, Sec. E. WILDE, Gen. Agt.

## BRITISH AMERICA Assurance Company.

INCORPORATED 1833.

Notice is hereby given that a Dividend of

**FIVE PER CENT.**

on the Capital Stock paid up has been this declared for the half year ending the 31st inst., and that the same will be payable on and after

**Monday, 4th. of January next.**

The Stock and Transfer Books will be closed from the 24th to the 31st inst., both days inclusive.

By order of the Board,

F. A. BALL, Manager.

British America Assurance Office,  
Toronto, 22nd Dec., 1874.

## WESTERN Assurance Company.

Notice is hereby given that a Dividend at the rate of  
**Fifteen per cent. per annum**

has this day been declared on the paid-up capital stock of the Company for the half year ending 31st inst., and that the same will be payable at the Company's office on and after

**FRIDAY, the 8th day of JANUARY next.**

The Transfer Books will be closed from the 26th to the 31st inst. inclusive.

By order of the Board.

BERNARD HALDAN,

Managing Director.

Western Assurance Company's Office,  
Toronto, 22nd December, 1874.

## Insurance.

### Imperial

Fire Insurance Company of London.  
No. 1 OLD BROAD STREET, AND No. 16 Pall Mall.  
ESTABLISHED 1803.  
Canada General Agency,—

RINTOUL BROS.,  
24 St. Sacramento Street, Montreal.  
TORONTO OFFICE—75 Colborne Street.  
A. W. SMITH, Agent.

## MUTUAL FIRE INSURANCE COY

Of the County of Wellington.

Business done exclusively on the Premium Note System.

F. W. STONE, President. CHAS. DAVIDSON, Secretary.  
Head Office, - - Guelph, Ont.

## The Waterloo County Mutual Fire Insurance Company.

HEAD OFFICE.....WATERLOO, ONT.

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.

## Queen

## FIRE & LIFE INSURANCE COMPY

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

CANADA BRANCH OFFICE—Exchange Buildings, Montreal  
Resident Secretary and General Agent—

A. MACKENZIE FORBES,  
Great St. James Street, Montreal.  
Wm. ROWLAND, Agent, Toronto.

## Canada Farmers' Mutual Insurance Company.

HEAD OFFICE.....HAMILTON, ONTARIO

INSURES ON THE CASH as well as the PREMIUM NOTE SYSTEM, Farm and Household property; also, the usual classes of Risk taken by companies doing a General Insurance business. Has been twenty-two years in operation.

THOMAS STOCK, President.  
RICHARD P. STREET, Secretary

## SCOTTISH IMPERIAL INSURANCE COMPANY.

CAPITAL .....£1,000,000.

Head office for the Dominion, 9 St. Sacramento Street, Montreal.

H. J. JOHNSTON, Gen'l Agent.  
ISAAC C. GILMOUR, Agent, Toronto.  
McKENZIE & OSBORNE, Agents, Hamilton

## Montreal Assurance Company.

INCORPORATED 1840.

CAPITAL (liable to call).....\$720,000

INVESTED FUNDS (approximately).....800,000

HEAD OFFICE.....MONTREAL

A. MURRAY.....MANAGER  
Marine Inspector .....CAPT. DAVID ROSS KERR  
BRANCH OFFICE—26 Wellington Street, Toronto.

Local Secretary and Agent.....R. N. GOOCH.  
Inland Navigation, also Ocean Risks (to and from Ports Great Britain) covered at moderate rates. 34-6m

## Insurance.

## THE STANDARD Life Assurance COMPANY.

ESTABLISHED 1825.

HEAD OFFICE FOR CANADA, - - MONTREAL.

Policies in force, over Eighty Millions of Dollars. Accumulated Fund, over Twenty Millions of Dollars. Income, over Three Millions and a half. Claims paid in Canada, over \$500,000. Funds invested in England, United States, and Canada, with the most perfect safety. Deposited at Ottawa, for benefit of Canadian policy holders, \$150,000.

For information as to Life Assurance, apply to any of the Agencies throughout the Dominion, or to

W. M. RAMSAY,  
L. W. FULTON,  
26 Wellington St. East,  
Agent for Toronto.

## WESTERN

Assurance Company,

INCORPORATED 1851.

CAPITAL.....\$600,000.

FIRE AND MARINE.

HEAD OFFICE.....TORONTO, ONTARIO

Hon. JOHN 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.  
B. HALDAN, Managing Director.  
FREDK G. C. LOVELACE, 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 or steam.

On Cargoes by steamers to British Ports.

## THE LANCASHIRE INSURANCE COMPANY.

Capital

£2,000,000 Stg.



Head Office for Ontario:

North-west corner of King and Church Sts., Toronto.

GENERAL AGENTS,—  
S. C. DUNCAN-CLARK & CO.

MANAGER,—  
Wm. CAMPBELL.

ALL losses in Ontario settled at the head office in Toronto without reference elsewhere.

## The Victoria

Mutual Fire Insurance Company of Canada.

Insures only Non-Hazardous Property at low rates.

BUSINESS STRICTLY MUTUAL.

GEO. H. MILLS, President.  
W. D. BOOKER, Secretary.

HEAD OFFICE.....HAMILTON, ONTARIO