

**Insurance.**

## NORTH BRITISH & MERCANTILE

**Fire & Life Insurance Co.**

ESTABLISHED 1808.

**Subscribed Capital, £2,000,000 Stg.**

**ESTABLISHMENT IN CANADA**

MANAGING DIRECTORS.

D. Lorn MacDougall, Esq. Thos. Davidson, Esq.

DIRECTORS.

Gilbert Scott, Esq., of Messrs. Wm. Dow & Co.  
Charles F. Smithers, Esq., General Manager Bank of Montreal.  
The Hon. Thomas Ryan, Senator.

**FINANCIAL POSITION OF THE COMPY.**

As at 31st December, 1879.

Paid-up Capital, .....	£450,000 Stg.
Fire Reserve Fund, .....	794,577 "
Premium Reserve, .....	800,890 "
Balance of Profit and Loss Account, ..	47,003 "
Life Accumulation, .....	2,989,885 "
Annuity Funds, .....	311,962 "

*Revenue for the year, 1879.*

From Fire Department:  
Fire Premiums and Interest, .. 963,670

From Life Department:  
Life Premiums and Interest, .. 448,696

WILLIAM EWING, Inspector.  
GEORGE N. AHERN, Sub-Inspector.

**R. N. GOOCH, Agent,**  
26 Wellington St. E., TORONTO

**Head Office for the Dominion in Montreal.**  
D. LORN MACDOUGALL,  
THOMAS DAVIDSON,  
General Agents.

**THE NORTH AMERICAN**

## Mutual Life Insurance Company.

**Guarantee Fund, - - \$100,000**  
**Deposited with Dom. Gov. 50,000**

Hon. ALEX. MACKENZIE, M.P., President.  
Hon. ALEX. MORRIS, M.P.P., Vice President.

The Tontine Investment Policy of The North American Mutual Insurance Company combines in one form the greatest number of advantages attainable in a Life Insurance Policy. It appeals at once to the intelligence of all who understand the principles and practice of Life Insurance.

All Policies whether on Life or Endowment Rates are subject to no higher charge in Premium Rates, in taking the "Tontine Investment" form.

The extra benefits of this class are conditioned only upon continuance of the Policy for a certain specified term or Tontine period of ten, fifteen or twenty years, selected by the insured himself.

Two things most desired in Life Insurance are the certainty of protection in early death and profit in long life. These are combined in the "Tontine Investment Policy" of the North American Mutual Life Insurance Coy, which also issues Annuities and all the ordinary approved forms of Life Policies.

Agents wanted. Apply to

WM. McCABE,  
Managing Director.

## IMPERIAL

### FIRE INSURANCE CO.

**OF LONDON.**

(Established 1803.)

Head Office for Canada, 6 Hospital St., Montreal

**RINTOUL BROS., Agents.**

Subscribed Capital, .....	£1,600,000 Stg.
Paid-up Capital, .....	700,000 Stg.
Cash Assets, 31st Dec., 1879, .....	1,596,014 Stg.

Toronto Agency—ALF. W. SMITH.

**Insurance.**

## RATES REDUCED.

# THE STANDARD

## Life Assurance Co.

ESTABLISHED 1825.

**HEAD OFFICES:**

**Edinburgh, - - - Scotland.**  
**Montreal, - - - Canada.**

Total Risks .....	\$95,000,000
Accumulated Funds .....	27,500,000
Annual Income .....	about 4,000,000
or over \$10,000 a day.	
Claims paid in Canada .....	over 1,200,000
Investments in Canada .....	1,000,000
Total amount paid in Claims during the last 8 years.	over Fifteen Millions of Dollars, or about \$5,000 a day.

CLAIMS settled in Montreal, giving to this Company all the advantages of a local office, with the benefits of an extended business and connection otherwise.

FIXED SURRENDER VALUES.—See report submitted to Annual General Meeting of the Company, held 26th of April, 1870.

LOANS ADVANCED on Mortgage of Policies to the extent of the office value.

R. H. MATSON, Gen. Agt. Toronto Dist.  
W. M. RAMSAY, Manager for Canada.  
Office—38 Toronto Street, Toronto.

## LIVERPOOL & LONDON & GLOBE

INSURANCE COMPANY.

Invested Funds, .....	\$29,000,000
Investments in Canada, .....	900,000

**Head Office, Canada Branch, Montreal.**

**BOARD OF DIRECTORS.**

Hon. H. Starnes, Chairman; T. Cramp, Esq., Dep. Chairman; T. Hart, Esq.; Angus C. Hooper, Esq.; Edward J. Barleau, Esq.

*Mercantile Risks accepted at Lowest Current Rates*

Dwelling Houses and Farm Property Insured on Special Terms.

JOS. B. REED, Toronto Agent,  
20 Wellington St. E.

G. F. C. SMITH, Chief Agent for the Dominion, Montreal

# The LION Life

## Insurance Company of London, Eng.

Subscribed Capital .....	\$4,800,000
Paid-up .....	920,000
British Government Deposit .....	100,000
Canadian .....	50,000

**HEAD OFFICE FOR CANADA:**  
**42 ST JOHN STREET, MONTREAL.**

**Canadian Directors:**

HON. JOHN HAMILTON, Pres. Merchants Bank.  
JOHN HOPE, Esq., of John Hope & Co.  
ROBERT SIMS, Esq., of R. Sims & Co.  
ALEX. MURRAY, Esq., Director Bank of Montreal.

**General Manager, F. STANCLIFFE**

**HONORARY BOARD, TORONTO.**

His Honor John Beverley Robinson, Lt.-Gov. of Ont.  
Hon. Wm. Cayley, Dir. British America Ins. Co.  
John Fiskin, Esq., Dir. Imperial Bank.  
P. Hughes, Esq., of Hughes Bro.  
W. B. Scarth, Esq., Manager Scottish, Ontario and Manitoba Land Co.

**General Agents, JAMES E. & A. W. SMITH**

**Insurance.**

## WANTED

An active

# DISTRICT AGENT

FOR TORONTO & NEIGHBORHOOD

for the

## Briton Life Association, (Limited.)

Apply to

**JAS. B. M. CHIPMAN**  
Manager for Canada,  
Montreal.

# SUN

## Mutual Life Insurance Company,

**OF MONTREAL.**

**CAPITAL, - - \$500,000.**

T. WORKMAN, Esq., President.  
M. H. GAULT, Esq., M.P., Vice-President.

**Unconditional Policies.**

No other company in Canada issues Unconditional Policies. They are entirely free from all vexatious restrictions regarding travel, occupation, habits, suicide, etc., and are absolutely indisputable when two years in force. They are thus the best commercial securities of their kind, as they cannot be forfeited by the acts of the assured.

**R. MACAULAY,**  
Manager.

## SCOTT & WALMSLEY,

### Fire & Marine Underwriters.

Queen City Fire, Anchor Ins. Co.,  
Canada Fire and Marine.

## LONDON ASSURANCE CORPORATION,

HAND IN HAND FIRE,  
CANADIAN LLOYDS,  
ORIENT MUTUAL,  
N. Y. OCEAN MARINE,

**Capital Presented, - - \$19,000,000.**

Rates fixed with regard to the Laws of Average and fair compensation for the hazard assumed.

Losses equitably adjusted and promptly paid.

**OFFICES:**

## Queen City Fire Ins. Co's. Building,

NOS. 22, 24 & 26 CHURCH STREET,  
TORONTO.