

Insurance.

BRITON
Life Association,
(LIMITED).

Capital Half a Million Sterling.
PAID UP £50,000 Stg.
Deposited with Dominion Government for the Special Security of Canadian Assurers
\$50,000 TO BE INCREASED TO \$100,000.
CANADA BRANCH, . . MONTREAL
JAS. B. M. CHIPMAN,
Chief Offices: **Manager**
429 Strand, London.
Toronto Office—17 Wellington St. W., Second Flat,
Federal Bank Buildings.

GUARDIAN

Fire and Life Assurance Company
OF LONDON, ENGLAND.
ESTABLISHED 1821.

Capital - - £2,000,000 sterling
Invested Funds £2,956,000 sterling
Dominion Deposit - \$100,343

Gen. Agents for { **ROBT. SIMMS & CO.** } Montreal
Canada. { **GEO. DENHOLM.** }
Toronto: **THOMPSON & ARMSTRONG,** 56 & 58
King St. East.
Kingston: **VANDEWATER & BETTS,** Ontario St.
Hamilton: **GILLEPIE & POWIS,** 20 James St. South.

PHENIX

Fire Insurance Company. of London.
ESTABLISHED IN 1782.

AGENCY ESTABLISHED IN CANADA IN 1804
Unlimited liability of all the Stockholders, and
large Reserve Funds. Moderate rates of premium.
GILLESPIE, MOFFATT & Co.,
General Agents for Canada,
12 St. Sacrament St, Montreal.
ROBT. W. TYRE, Manager.

THE ACCIDENT

Insurance Company of Canada.
Incorporated by Dominion Parliament, A.D., 1872.
Authorised Capital, - - \$250,000

HEAD OFFICE, MONTREAL.

President, Vice-President,
Sir A. T. GALT. JOHN RANKIN, Esq.
MANAGER:
EDWARD RAWLINGS.
TORONTO BOARD:
Hon: Jno. McMurrich, Jas. Michie,
D. Galbraith. Jno. L. Blairkie.
AGENTS:
Alexander & Stark, County York.
CITY AGENTS:
John Haldan, Morton & Matson,
A. W. Smith, W. A. Law & Co.

THE ACCIDENT

Is the only Purely Accident Insurance Company in
Canada; its business is more than twice that transacted
by all the other Canadian Companies combined; it has
never contested a claim at law, and is the only Canadian
Company which has made the Special Deposit with
Government for the transaction of Accident Insurance in
the Dominion.

Insurance.

THE STANDARD
LIFE ASSURANCE COMPANY.

ESTABLISHED 1825.

HEAD OFFICES:

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

Amount of Policies in force over..... **\$92,000,000**
Assets, upwards of..... **26,000,000**
Claims paid to Canadian policy holders over
One Million Dollars.
R. H. MATSON, **W. M. RAMSAY,**
Gen. Agt. Toronto District. Manager for Canada
Office, 20 Equity Chambers, Adelaide St. E., 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. Chn.;
Sir. A.T. Galt, K.C.M.G.; T. Hart, Esq.; G. Stephen, Esq.

Mercantile Risks accepted at Lowest Current Rates
Dwelling Houses and Farm Property Insured on
Special Terms.

JOS. B. REED, **G. F. C. SMITH,**
Toronto Agent; Chief Agent
32 Adelaide St. E. for the Dominion, Montreal.

MUTUAL

FIRE INSURANCE COMPANY
Of the County of Wellington.

Business done exclusively on the Premium Note System.
W. STONE, **CHAS. DAVIDSON,**
President. Secretary.
Head Office, . . . Guelph. Ont

The Mercantile
FIRE INSURANCE COMPY.

Incorporated by Act of Ontario Legislature.
CAPITAL.....\$200,000.
HEAD OFFICE..... WATERLOO, ONTARIO.

OFFICERS

J. E. BOWMAN, M.P., President.
J. W. WALDEN, Vice-President.
P. H. SIMS, Secretary.

Insurances granted on all descriptions of property
against loss or damage by fire, at current rates.
Agencies will be opened at the principal towns in Ont.

DOMINION

FIRE AND MARINE INSURANCE CO.
HEAD OFFICE, HAMILTON, CAN.

DEPOSIT WITH DOMINION GOV'T, \$50,000.

JOHN HARVEY (of J. Harvey & Co.,) President.
F. R. DESPARD, MANAGER.

H. P. ANDREW, Agent, Toronto.

Head Office for Province of Quebec,
119 ST. FRAS. XAVIER STREET, MONTREAL.

JOHN F. NOTT and CHAS. D. HANSON,
Joint General Agents.

Insurance.

METROPOLITAN LIFE
INSURANCE COMPANY.

Cor: Park Place & Church St. New York

Has DEPOSITED with the Dominion Government for the benefit of
CANADIAN POLICY HOLDERS
\$100,000.

ITS NET ASSETS have been largely
increased during the past year and
now amount to \$2,122,216.

ITS NET SURPLUS to policy hold-
ers is \$360,464.

It issues **ENDOWMENT POLICIES**
AT LIFE RATES, and affords the lar-
gest amount of protection at the least
cost.

Nothing so complete is found in the ordinary
life plan, tontine plan, or any other method of
mutual, mixed or stock life insurance com-
panies, as in the Reserve plan of the METRO-
POLITAN LIFE.

Liberal contracts made with agents in
all unrepresented districts.

F. A. MOORE,
10 King Street East, Toronto.
MANAGER FOR PROVINCES OF ONTARIO
AND QUEBEC.
THOS. A. TEMPLE,
St. John, N.B.,
Manager Maritime Provinces.

SOVEREIGN

Fire Insurance Compy of Canada-
CAPITAL, - - \$600,000.

Deposit with the Dominion Government, \$100,000.
President—Hon. A. MACKENZIE, M.P.
Vice-President—GEORGE GREIG, Esq.
J. MAUGHAN, Jr., Manager. **G. BANKS,** Asst. Manr.
Insurance effected at reasonable rates.

NORTH BRITISH & MERCANTILE

Fire & Life Insurance Co.

ESTABLISHED 1809.

Subscribed Capital, **\$2,000,000 Stg.**
FINANCIAL POSITION OF THE COMPY.

1.—Funds as at 31st December, 1878.

| | |
|---|---------------|
| Paid-up Capital..... | £350,000 Stg. |
| Fire Reserve Fund | 794,377 " |
| Premium Reserve | 305,065 " |
| Balance of Profit and Loss Account | 57,048 " |
| Life Accumulation | £2,852,567 " |
| Annuity Funds..... | 300,000 " |

2.—Revenue for the Year, 1878.

| | |
|-----------------------------------|--------------------|
| From Fire Department: | |
| Fire Premiums and Interest..... | £976,160 |
| From Life Department: | |
| Life Premiums & Interest..... | £438,737 |
| Inte't &c., on Annuity Funds..... | 12,040 |
| | £450,777 |
| Total Revenue | £1,426,937 |
| | or, \$6,944,426 73 |

WILLIAM EWING, Inspector.
GEO. J. N. AHERN, Sub-Inspector.
B. N. GOOCH, Agent,
26 Wellington St. East, TORONTO
Head Office or the Dominion in Montreal.
MACDOUGALL & DAVIDSON, General Agents.