

**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.

**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 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. Blaikie.

**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.... **\$90,000,000**  
Assets, upwards of..... **25,000,000**

Claims paid to Canadian policy holders over

**One Million Dollars.**

**R. H. MATSON,** **W. M. RAMSAY,**  
Gen. Agt. Toro to District. Manager for Canada.  
Office, 20 Equity Chambers, Adelaide St. E., Toronto.

**ROYAL INSURANCE CO'Y**  
**OF LIVERPOOL & LONDON—FIRE AND LIFE.**

Liability of Shareholders unlimited.

**CAPITAL ..... \$10,000,000**  
**FUNDS INVESTED ..... 21,000,000**  
**ANNUAL INCOME ..... 5,000,000**

**HEAD OFFICE FOR CANADA—MONTREAL.**

Every description of property insured at moderate  
rates of premium.  
Life Assurances granted in all the most approved form

**M. H. GAULT,**

**W. TATLEY,**

Chief Agents.

**F. H. HEWARD,**  
Sole Agent for Toronto.

**The Mercantile**  
**FIRE INSURANCE COMP'Y.**

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**

No better evidence of the popularity of this  
Company is required than the remarkable progress  
it has made during the past ten years.

Its invested funds are **\$2,300,000.**

It has issued 18,000 policies.

It has paid to policy holders **\$2,300,000.**

Its ratio of Death losses to mean  
amount at risk in 1876 was **THIRTY-  
THREE PER CENT. LESS** than the  
average amount of all other companies.

Its surplus to policy holders is **\$375,630.**

It issues **ENDOWMENT POLICIES  
AT LIFE RATES,** and affords the largest  
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 companies,  
as in the Reserve plan of the **METRO-  
POLITAN LIFE.**

**F. A. MOORE,**

GEN. AGENT FOR PROVINCES OF ONTARIO  
AND QUEBEC.

**THOS. A. TEMPLE,**  
General Agent Maritime Provinces.

**ISOLATED RISK**  
**And Farmers' Fire Insurance Co.**  
**CAPITAL, . . . \$600,000.**

*Deposit with the Dominion Government, \$101,000.*

President—Hon. A. MACKENZIE, M.P.

Vice-President—GEORGE GREIG, Esq.

**D. F. SHAW,** Inspector. **J. MAUGHAN, Jr.,** Manager  
**G. BANKS,** Asst. do

**NORTH BRITISH & MERCANTILE**

**Fire & Life Insurance Co.**

**ESTABLISHED 1809.**

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

**FINANCIAL POSITION OF THE COMP'Y.**

*1.—Funds as at 31st December, 1877.*

Paid-up Capital..... £250,000 Stg.

Fire Reserve Fund..... £794,577

Premium Reserve ..... 302,671

Life Accumulation..... £2,711,877

Annuity Funds ..... 294,875

£1,097,248

£3,006,752 "

Total Funds..... £4,354,000 "

Or, \$21,189,467

*2.—Revenue for the Year, 1877.*

From Fire Department:

Fire Premiums and Interest..... £967,129 "

From Life Department:

Life Premiums & Interest... £434,364

Interest on Annuity Funds... 11,734

£446,098 "

Total Revenue ..... £1,413,227 "

Or, \$6,877,704

**Head Office for the Dominion in Montreal.**

**MACDOUGALL & DAVIDSON,** General Agents.

**WILLIAM EWING,** Inspector.

**GEORGE N. AHERN,** Sub-Inspector.

**R. N. GOOCH, Agent,**

26 Wellington St. East, TORONTO