

## Insurance.

**NOTA BENE.**

Persons desirous of investing in Life Insurance will find it of advantage, before insuring elsewhere, to make inquiry into the terms offered by the

**Confederation Life Association.**

The subscriber can with the utmost confidence recommend the CONFEDERATION to his friends and the public; for the following amongst other reasons:—

1st. It is a HOME INSTITUTION organized expressly to meet the requirements of Canadian Insurers.

2nd. Its Directors are all first-class business men, well known to the Canadian public.

3rd. Its funds are all invested in CANADA.

4th. Its rates are lower than those of almost any other Company of good standing.

5th. The whole profits of the Participation Class, less one-tenth, are divisible amongst the policyholders.

6th. All policies are nonforfeitable after two annual premiums have been paid.

7th. Participation policyholders are eligible for Directors, and a certain portion of the Board must consist of such.

According to the Government returns for the past year the CONFEDERATION stood second with respect to number of new policies issued in Canada, which is the best criterion that could be desired of its appreciation by the Canadian public.

**HEAD OFFICE**

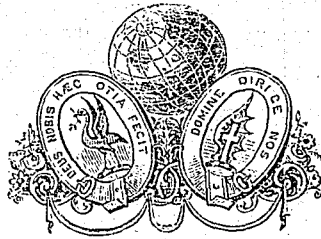
For the Province of Quebec:

No. 163 St. James Street, - - Montreal.

H. J. JOHNSTON,

Provincial Manager.

## Insurance.



THE  
**Liverpool AND London AND Globe**

INSURANCE COMPANY.

LIFE AND FIRE.

Capital - - - - - \$10,000,000  
Funds Invested in Canada - - - - - 700,000  
Government Deposit for Security of Canadian Policy Holders - - - - - 150,000  
Security, Prompt Payment and Liberality in the Adjustment of Losses are the Prominent Features of this Company.

CANADA BOARD OF DIRECTORS:  
HON. HENRY STARNES, Chairman, (President Metropolitan Bank), T. CRAMP, Esq., Dep.-Chairman, (Messrs. David Torrance & Co.), ALEXANDER S. HINKS, Esq., SIR ALEXANDER T. GALT, K.C.M.G., THEODORE HART, Esq.

G. F. C. SMITH, Resident Secretary  
Medical Referee—D. C. MACCALLUM, Esq., M.D.  
Standing Counsel—FREDERICK GIFFIN, Esq., Q.C.

Agencies Established Throughout Canada.

HEAD OFFICE, CANADA BRANCH,

MONTREAL.

## Insurance.

**BRITON**

Medical and General

**LIFE ASSOCIATION.**

Capital and Invested Funds over, \$4,000,000.  
Annual Income, over..... \$1,222,000 00  
Government Deposit, over..... 100,000 00

Policies payable during lifetime  
at ordinary life rates.

[By application of profits.]

—oo—

Chief Offices, 429 Strand, London,

Head Office for the Dominion:

12 PLACE D'ARMES, MONTREAL.

JAS. B. M. CHIPMAN,

Manager.

Quebec Agency—No. 40 St. Peter Street.

DANIEL MCGIE, Jun., Agent.

**PROVINCIAL**

Insurance Company of Canada.  
FOR FIRE AND MARINE INSURANCE.  
HEAD OFFICE... Toronto Street... TORONTO, ONT.  
BRANCH OFFICE:

The Hon. J. H. CAMERON, D.G.L., Q.C., M.P.

VICE-PRESIDENT:

A. T. FULTON, Esq.

OTHER DIRECTORS:

D. McKay, Esq., Toronto. A. Cameron, Esq., Cashier

C. J. MacDonell, Esq., Toronto. Merchants' Bk. Toronto.

A. R. McMaster & Bro., Toronto. Geo. Duggan, Esq., Judge

C. Robinson, Q.C. Toronto. County York, Toronto.

W. Kay, Esq., Goderich. Dr. Brown, Prescott.

Manager.—Arthur Harvey, Esq. Geo. A. Hine, Esq.,

Asst.-Sec'y. Fire Inspector.—G. H. McHenry, Esq.

Marine Department.—Capt. A. Stanley.

Bankers.—The Canadian Bank of Commerce.

Insurance effected at reasonable rates on all description of property. Fairness in settlement and an equitable construction of Insurance contracts, are the invariable rules of the Company.

ARTHUR HARVEY, Manager.

**ROSSIN HOUSE,**

TORONTO.

Rates . . . \$2.00 to \$3.00 per Day,  
According to location of room.

Special Rates by Week or Month.

Extra charge for rooms with Bath and Closets attached.

G. P. SHEARS.

April, 1876.

**The Journal of Commerce,**

Finance and Insurance Review.

DEVOTED TO

Commerce, Finance, Insurance, Railways,  
Mining and Joint Stock Enterprises.

Issued every Friday Morning.

SUBSCRIPTION.

Canadian Subscribers - - - \$2 a year.

British " " " " - - - 10s. stg.

American " " " " - - - \$3 U.S. cy

Single copies - - - - - 10 cents each

OFFICE: Exchange Bank Building,  
102 FRANCOIS XAVIER STREET  
Corner of Notre Dame St., Montreal.

M. S. FOLEY & CO., Publisher & Proprietor.

**The Ottawa Agricultural Insurance Company.**

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

**Head Office - - - - - OTTAWA.**

President—THE HON. JAMES SKEAD.

Secretary—JAMES BLACKBURN

**\$50,000.00 CASH**

Deposited with Government for protection  
of Policyholders.

**DIRECTORS AT MONTREAL:**

JOHN S. HALL, Esq., Mayor, River St. Pierre.

A. PROUDFOOT, M.D., Oculist, &c., &c.

ALDERMAN NELSON, H. A. Nelson & Sons.

HON. P. MITCHELL.

J. ALC. OUMET, M.P.

L. BEAUBIEN, M.P.P.

N. GAGNON, Champlain.

This Company Insures nothing more hazardous than Farm Property and Private Residences.

**INSURES AGAINST LOSS OR DAMAGE BY FIRE & LIGHTNING,**

Farm Property, Private Residences, Churches, Convents, and Risks of a similar Class.

Also Contents of such Risks.

No Insurance effected on Manufacturing or Commercial Risks, thus avoiding losses from sweeping fires, to which many Companies are liable.

Farmers and others owning Private Dwelling Houses will find it very much to their advantage to Insure with this Company,

As its Rates and the provisions of its policies are much more liberal than those of Companies doing a general business.

The Insuring Public will notice that our DEPOSIT is in CASH, and not Debentures or Stock, which may be of doubtful value.

Rates and all information required given on application to

**G. H. PATTERSON, GEN'L AGENT,**

97 St. James St., Corner Place d'Armes, MONTREAL.

KILEY & LADRIERE,

GEN'L AGENTS AT QUEBEC,

14<sup>1</sup>/<sub>2</sub> St. Peter street, opposite Quebec Bank.