

LIVERPOOL & LONDON FIRE AND LIFE INSURANCE COMPANY.

Capital, £2,000,000 Sterling.

ACCUMULATED FUNDS, \$11,600,000.

Invested in Canada, \$250,000.

All Premiums received in Canada are retained and invested in Government or other Provincial Bonds.

All Losses are paid in Canada, without preferences to the Home Board, immediately on proof, without deduction, interest or discount.

The present income of the Company is over **\$7,500 per day.**

The Company has now been doing business in Toronto for **TWELVE YEARS**, and has never had a single *Laws Suit*.

Insurances effected on almost every description of Property, at the *Lowest remunerative rates.*

TORONTO AGENCY:—5 King Street West.

JAMES FRASER,

Agent.

BRITANNIA LIFE ASSURANCE COMPANY.

CAPITAL ONE MILLION STERLING,

WITH A LARGE ACCUMULATION FROM PROFITS.

Insurances with and without Profits.
Decreasing Rates of Premium.
Increasing Rates of Premium.
Half Credit Rates of Premium.
Sums assured Payable during Life.
Children's Endowment Branch.
Annuities and Survivorships.

The Britannia Life Assurance Company has now been in operation in Canada for upwards of **TWENTY YEARS**, and possesses in its tables, probably a greater variety in the system of effecting and conducting its business than any other similar institution in the Province—and its **RATES WILL COMPARE FAVORABLY WITH THOSE OF OTHER OFFICES.**

The **AGE** of the Assured is in every case **ADMITTED IN THE POLICY**, thereby saving the administrator or executor the trouble and difficulty of giving proof after the Policy has become a claim.

THIRTY DAYS' GRACE are allowed, without fine or other charge, for the payment of the renewal premiums.

After the expiration of the Days of Grace, Policies may be revived within twelve calendar months without the exaction of any fine, on the production of evidence that the health and habits of the assured are still satisfactory.

Tables of Rates, and every information and assistance given to intending assurers, on application to the undersigned.

TORONTO AGENCY:—5 King Street West.

JAMES FRASER, Agent.

METROPOLITAN PERMANENT BUILDING SOCIETY.

Incorporated Pursuant to Acts of the Provincial Parliament.

HON. WILLIAM CAYLEY, President.

GEO. BEATTY, (of N. R. R. Co.), Vice-Pres.

MATTHEW CROOKS CAMERON, Solicitor.

JAMES FRASER, Secretary & Treasurer.

BANKERS—BANK OF UPPER CANADA.

OFFICE—5 KING STREET WEST, next to Fulton, Michie & Co.

SHARES, - - \$50 EACH.

Payable either in advance, or by monthly instalments of \$4 per share, and a deposit of \$2 per share at the time of entering. New members may come in at any time. No entrance money, or management fee.

Shareholders, whose stock is paid up in full, can receive a *half-yearly dividend*, if desired, or it may remain at their credit, and accumulate to any given period. They have also the privilege of *withdrawing their stock at the end of each financial year*, on their giving 30 days' notice of their intention so to do, thereby obviating the locking up of their money for an indefinite period, which has heretofore been a drawback to Building Societies.

Loans granted on City or Farm Property. Interest allowed on deposits.

P.S.—This Society has more than doubled its paid-up Capital during the last Year.