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The Victoria-Montreal Fire Insurance Company

HEAD OFFICE, - - - MONTREAL, P.Q.

Incorporated by Special Act of the Dominion Parliament, A.D. 1898.

Issue \$500,000 at Par. Authorized Capital, \$1,000,000. In Shares of \$100 Each.

TWENTY-FIVE PER CENT. OF THE STOCK SUBSCRIBED TO BE PAID UP.

BOARD OF DIRECTORS.

The following gentlemen have consented to act as Directors of the Company:

ROBERT MACKAY, Esq., Director Merchants' Bank of Canada
ROBERT BICKERDIKE, Esq., Vice-Pres. Banque Hochelaga
H. J. BEEMER, Esq., Pres. Que., Montmorency & Charlevoix Ry.
RODOLPHE AUDETTE, Esq., of Messrs. Thibaudeau Frères
& Cie., Quebec, President La Banque Nationale.

HON. J. D. ROLLAND, M.L.C., of J. B. Rolland & Fils.
J. D. REID, Esq., M.P., Manager Edward-burg Starch Company, Cardinal, Ont.
HON. WILLIAM PUGSLEY, Q.C., St. John, N.B.
THOS. A. TEMPLE, Esq., Fire Insurance.

SOLICITORS:—Messrs. HATTON & McLENNAN.

\$300,000.00 has already been subscribed by prominent business men and capitalists, chiefly in Montreal and Quebec.

The general prosperity of the Dominion is daily becoming more marked, with every indication that it will be of long continuance, and many millions are being annually added to the wealth of the country.

The field for Fire Insurance Companies is both wide and steadily increasing, as shown by the following table of premiums paid in Canada, during the past ten years:

1887.....	\$5,244,562 00	1892.....	\$6,512,327 00
1888.....	5,437,263 00	1893.....	6,793,595 00
1889.....	5,588,016 00	1894.....	6,711,369 00
1890.....	5,896,071 00	1895.....	6,943,382 00
1891.....	6,168,716 00	1896.....	7,075,830 00

The general improvement in the construction of buildings, in the water supply of the cities, and in the fire appliances, without a corresponding decrease in insurance rates, is rendering the business more profitable than it ever has been, and it will certainly be recognized as desirable to retain in Canada as large an amount of these premiums and profits as possible.

As the only Company with its head office in Montreal, the "VICTORIA-MONTREAL" is already guaranteed a large volume of the best business in the city, and there is a large amount of similarly good business in other sections of Canada ready to be given to the Company immediately after its organization.

It is proposed to have the risks of the Company systematically inspected by competent men, which will safeguard the interests of all concerned.

The business which is already assured, and that which will come through conservative as well as energetic management, will create a large earning power, and it is believed that investments in the shares of the Company will prove most satisfactory.

The market value of the stocks of the British companies doing business in this country range as high as 2700 per cent., the average being 56 per cent., and the average of the American companies is 263 per cent. The dividends paid by the latter average 15.33 per cent., while the average dividends of the English companies are even higher.

Application for stock can be made to the Manager of any branch of the Merchants' Bank of Canada, and the money paid in to him will then be forwarded by the Bank to its head office at Montreal. Or subscribers can send in their subscriptions and remittances direct to the Western Loan & Trust Company, Limited, No. 9 St. Sacrament Street, Montreal, P.Q.

On the allotment of stock a receipt will be sent to each subscriber direct from the Insurance Company, together with the stock certificate.

The Western Loan and Trust Company, Limited,

Company's Building, Nos. 9 and 11 St. Sacrament Street,

 MONTREAL.