#### Insurance.

### LONDON AND LANCASHIRE

Life Assurance Company.

Chief Office-Leadenhall St., Cornhill, London. Canada Branch, Head Office, 235 St. James' St. Montreal.

Deposited at Ottawa, for the Exclusive benefit of Canadian Policy-Holders, the sum of

#### \$100,000.

BOARD OF DIRECTION.—Wm. Workman, Esq., President, City Bank; Alex. M. Delisle, Esq.; Collector of Customs. Charles L. Leblanc, Esq. The next valuation is appointed by the deed to tak: place at the end of 1872, and all policies on the books of the Company, at that date, entitled to participate, will share in the division of profits. Copies of the Report with statement of the investment can be had on application to any office or agency of the Company.

WILLIAM ROBERTSON, Manager for Canada. Agent for Toronto.

### BEAVER AND TORONTO

Mutual Fire Insurance Company.

Office, Bank of Toronto Buildings, Wellington Street.

Number of Policies issued to Oct., 1871 - - -Premium Note Capital, over - - - - \$200,000

> C. E. CHADWICK, Ingersoll, President. D. THURSTON, Toronte, Vice-President. S. THOMPSON, Managing Director.

CLASS OF PROPERTY INSURED.

#### Mercantile Branch.

Al pre-erty of a class not specially hazardous will be insured by this Company, including Stores and their contents, Dwelling Houses (not included in the Farmers' Branch) and their contents, and Ci y. Town, and Village Property general y. Also County Stores, Taverns Flour Mils, &c., &c., &c. The rates of Insurance will be on the lowest scale of Mutual Insurance Companies.

Parties insured in either Branch are exempt by law from all liability for losses sus ained in the other branch. Cost of Insurance in this branch averages about two-thirds of the usual proprietary rates, as no profits are required.

6m

A. W. SMITH.

W. T. O'REILLY, H. HANCOCK, Joint Secretaries.

### The Agricultural

Mutual Assurance Association of Canada.

HEAD OFFICE ......London, Ont. A purely mutual Company, avoiding all hazardous risks

 Capital 1st of January, 1871...
 \$231,242 25

 Cash and Cash items
 77,289 50

 In hands of Dominion Government
 25,000 00

THIS old, well established, and reliable Company, con-THIS old, well established, and reliable Company, continues to do the largest Farmers' business of any Company in Canada. For the month of June, 1871, it issued the unprecedentedly large number of 1852 Policies!! a greater number than the total yearly issue of many Companies.

panies.
Intending insurers will note:—

1st. That its rates are as low as those of any responsible Company in the Domision, and lower than those of a great many.

2nd. That parties insuring have the choice of either the Premium note or cash systems, and that on either system the Premium stated in the Policy constitutes the whole liability of the member.

3rd. The large amount of cash on hand enables it to meet all its engagements promptly.

3rd. Includes amount of cash on hand enables it to meet all its engagements promptly,
4th. Being purely mutual, all profits accumulate for the benefit of the members, and are not paid away to go into the peckets of stockholders, as is the case in pro-

Prietary companies.

Having in the last ten years distributed over \$400,000 Having in the last ten years distributed over \$400,000 in settlement of losses, and ever having been up to the mark in paying honest claims, and meeting all its engagements, the Directors look forward for a continuance of the preference already shewn in favor of this Compan over all foreign offices and new local ventures.

D, C. MACDONALD, Secretary. COADY General Agent and Inspector.

#### Agents' Directory.

JAMES H. PECK, Agent for Lancashire, Ætna, and Andes Fire Insurance Companies, also Se: and Treas. Hastings Mutual Fire Insurance Co, Belleville, Ont.

W. COWARD & CO., Com. & Produce M r-chants, Agents for the Liv. and Lon. and Globe Fire and Life, Com. Union Fire and Life, Andes Fire and Marine Ins. Co's, Ottawa

M. MOWAT, Sect. Co. Perth Mutual F. I. Co., Ins. and Real Estate Agt, money invested on first class securities, mortgages in first-class securities for sale.

DIXIE WATSON, Official Assignee, Fire, Life and Accident Ins. Agent. First-class Companies represented.

Money loaned, and collections made—Goderich, Ont.

GEORGE GROVES, Official Assignee, Real Estate and Insurance Exchange—Agent, Imperial Fire Insurance Co., Commercial Union, Fire and Life, Isolated Risk, Fire Ins. Co.—St. Catharines Ont.

JOHN H. MILLER, Agent for North British and Mercantile, British America, Western, Ætna, Fire and Life, Travellers Life and Accident, &c.-Broker, Land-

JAMES TROUT, Fire, Life, Insurance, Land, and General Agent; Appraiser for the Canada Perma-nent Building and Saving Soc., of Toronto, Meaford, Ont.

KERR & ANDERSON, Official Assignees, Brokers and Accountants. Agents for Guardian Fire Ins Co. of England. Office, cor. Church & Court sts. Toronto.

J. T. & W. PENNOCK, Fire and Life Insurance Agents and Adjusters, representing first-class Com-panies through the whole of the Ottawa Valley, Ottawa.

ROBERT D. VIBERT, Fire and Marine Insurance Agent; General Commission and Land Agent, Auctioneer and Broker &c. Perce, Gaspe, P. Q.

D. S. R. DICKSON, Notary Public, Commissioner, &c., Money, Land and General Insurance Agent-Offices, River street, Paris, and Roy's Buildings, Brantford

EO. A. COX, General Agent, Canada Life, Eastern Ontario Branch. Also agent for North British & Mercantile, Imperial, Commercial Union, Western and Hartford Fire Insurance Co's.

C. E. L. JARVIS, Insurance and Commission Agent General Agent, Queen Insurance Co. of Liverpool and London. St. John, N.B.

OBERT MARSHALL, Notary Public, Agent for the Montreal, British America & Quebec Marine Insurance Co.'s and for the Imperial, Ætna, and Hartford Fire Insurance Companies. St. John, N.B.

REGORY & YOUNG, Agents for Imperial Fire Ins.
Co., Commercial Union Fire and Life, Montreal
Marine, and Equitable Life Ass. Soc. Hamilton.

WEN MURPHY, Insurance Agent and Gommission Merchant, Telegraph Building, (basement) No.26 St.

JOHN GARVIN, General Agent for the Ætna Life Insurance Company of Hartford, Conn., for Western Canada. Office, Foronto street, Toronto.

GEORGE A. YOUNG, Agent Hamilton Branch Royal insurance Company, Fire and Life, corner James and Merrick streets.

J. D. PRINGLE, Agent for North British and Mercanile Fire and Life; Provincial Fire and Marine; Scottish ?rovincial, Life; Ætna, of Hartford, Inland Marine, Phænix, Ocean Marine, Hamilton, Ont.

F. FINDLAY, Accountant, Official Assignee, Agent for Ætna Ins. Co. of Hartford; London Assurance Corporation, and Edinburgh Life Assurance Company, Hamilton.

G. W. GIRDLESTONE, Fire, Life, Marine, Accident and Stock Insurance Agent, Windsor Ontario.

Very best Companies represented.

R. N. GOOCH, Agent, Life Association of Scotland, North British & Mercantile(Fire) and Montreal Ins. Comp'y (Marine), No. 32 Wellington st. east, Toronto.

JAMES FRASER, Agent, Liverpool and London and Globe and Briton Medical and General Life Association, and Sec'y Metropol'n Perm't Bldg. Soc'y, No. 5 King street West, Toronto.

PETER McCALLUM, Agent for the Lancashire Ins. Co.; Travelers Insurance Co.; Hartford Fire Ins. Co.; Western Ins. Co., of Toronto; St. Catharines, Ont.

F. B. BEDDOME, Fire, Life, Marine and Accident Ins. Agent and Adjuster, Albion Buildings, London, Ont. None but the most reliable Companies represented.

D. B. BURRITT, Ins. and Real Estate Agent; Clerk Division Court. Debts Collected; Money to Loan, and Invested, &c., &c.; Stratford, Ont.

R. & H. O'HARA, Agents for Western, Queen, Andes and Hartford Fire Ins. Co., Travelers' Accident, and Canada Life Ins. Co. Bownanville, Ont.

#### Insurance.

Fire and Marine Insurance.

## THE BRITISH AMERICA

ASSURANCE COMPANY.

HEAD OFFICE:

Corner of Church and Court Streets, TORONTO.

BOARD OF DIRECTION:

Hon G. W. Allan, M.L.C.,
George J. Boyd, Esq.,
Hon. W. Cayley,
Peleg Howland, Esq.,
Thomas C. Street, Esq.

Governor:

GEORGE PERCIVAL RIDOUT, Esq.

Deputy Governor: PETER PATERSON, Esq.

Fire Inspector: E. Roby O'Brien

Marine Inspector: CAPT. R. COURNERN.

Insurances granted on all descriptions of property against loss and damage by fire and the perils of inland

against 1938 and damage -, navigation.

Agencies established in the principal cities, towns, and ports of shipment throughout the Province;

THOS. WM. BIRCHALL,

Manager.

## PROVINCIAL

Insurance Company of Canada.

FOR FIRE AND MARINE INSURANCE.

HEAD OFFICE .... TORONTO STREET .... TORONTO, ONT PRESIDENT:

The Hon. J. H. Cameron, D. C. L., Q.C., M.P. VICE-PRESIDENT:

VICE-PRESIDENT:

Lewis Moffatt, Esq., of Moffatt, Murray & Beatty. •
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J. Campbell, Esq., of Campbell & Cassells, Toronto.

J. MacDonell, Esq., President, Toronto Savings Bank, Toronto Savings Bank, Toronto.

A. R. McMaster, Esq., of A. R. McMaster & Bro., Toronto.

A. R. McMaster & Bro., Toronto.

ronto.
W. J. MacDonell, Esq., President, Toronto Savings
Bank, Toronto.
A. R. McMaster, Esq., of A.

H. S. Howland, Esq., Vice-President Bank of Com-

Angus Morrison, Esq., Barrister M.P., Toronto.
W. Kay, E q., Goderich. President Bank of Com- W. Kay, E. q., Social President Bank of Com- W. Kay, E. q., Social Manager.—Arthur Harvey, Esq. Geo. C. Hime, Esq. Manager.—Arthur Harvey, Esq. Geo. C. G. Fortier. Bankers.—The Canadian Bank of Commerce. Insurances 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.

# COMMERCIAL UNION

Assurance Company (Fire and Life).

CHIEF OFFICES:
19 AND 20 CORNHILL, LONDON, ENGLAND, and
409 ST. PAUL STREET, MONTREAL, CANADA. CAPITAL....£2,500,000 Stg.

MORLAND WATSON & Co., Gen'l Agents for Canada FRED. COLE, Secretary.

W. M. WESTMACOTT, Agent at Toronto

### ROYAL

Insurance Company. Of Liverpool and London-Fire and Life.

Annual Income over ...... 4,000,000 Funds in hand over.....

HEAD OFFICE FOR CANADA-MONTREAL. Every description of property insured at moderate rates of premium.

rates of premium.

Life Assurances granted in all the most approved forms

Gentlemen of position and influence desirous of acting
as Agents in unrepresented districts, should apply to the
undersigned.

H. L. ROUTH, E. F. BEDDALL

Chief Agents for the Domin TORONTO OFFICE Royal Insurance Bigs., Yeage St F. H. HEWARD, Agent.