

Hall & Fairweather,  
**COMMISSION MERCHANTS**  
 AND  
**DEALERS IN FLOUR.**  
**ST. JOHN, NEW BRUNSWICK.**

**Life Association of Scotland.**

Invested Funds upwards of £1,000,000 Sterling.

THIS INSTITUTION DIFFERS FROM OTHER Life Offices, in that the BONUSES FROM PROFITS are applied on a special system for the Policy-holder's personal benefit and enjoyment during his own lifetime, with the option of large bonus additions to the sum assured. The Policy-holder thus obtains a large reduction of present outlay, or a provision for old age of a most important amount in one cash payment, or a life annuity, without any expense or outlay whatever beyond the ordinary Assurance Premium for the Sum Assured, which remains intact for Policy-holders' heirs, or other purposes.

CANADA—MONTREAL—ST. JAMES ST..

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DAVID TORRANCE, Esq. (D. Torrance & Co.)  
 GEORGE MOFFATT, Esq. (Gillespie Moffatt & Co.)  
 ALEXANDER MORRIS, Minister of Inland Revenue  
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Solicitors—Messrs. RITCHIE, MORRIS & ROSE.

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Secretary—P. WARDLAW.

TORONTO OFFICE—No. 32 WELLINGTON ST. EAST.  
 R. N. GOOCH, Agent.

**HASTINGS MUTUAL**

**Fire Insurance Company,**

Having raised a Guarantee Capital, now cover all classes of risks. Applications for agencies are solicited from qualified persons in all places not represented in Ontario.

**JAMES H. PECK,**

Secretary.

Belleville, July 17, 1873.

**The Gore District**

**Mutual Fire Insurance Company**

HAVE BEEN DOING BUSINESS ON THE Mutual System for THIRTY-THREE YEARS. It undertakes the insurance of all descriptions of property, excepting certain which are extra hazardous, against loss or damage by fire or lightning. The cost of insuring with it ranges from

SIXTEEN TO TWENTY CENTS IN THE DOLLAR Less than in an ordinary proprietary company. It offers the option of insuring either on the PREMIUM NOTE, or CASH PREMIUM system; and although by adopting the latter a very considerable saving can be effected. The premium note system is undoubtedly the cheaper of the two. Its special tariff of rates for the insurance of

**ISOLATED DWELLINGS,**

And their contents recommends itself on the score of economy. It offers security which is ample; and by never allowing its limit of insurance on a single risk to exceed an amount which is proportionate to its assets, it is enabled to meet its engagements as they may mature and settle them with promptitude and liberality.

THOS. M. SIMONS,  
 Secretary.

A. T. MCCORD, Jr., Agent,  
 No. 7 Toronto Street, Toronto.

February 1st, 1872.

**The Ontario**

**Mutual Fire Insurance Company.**

HEAD OFFICE.....LONDON, ONT.

THIS COMPANY IS ESTABLISHED FOR THE Insurance of Dwelling-houses and non-hazardous property in Cities, Towns, Villages, and Country.

Applications for Insurance made through any of the Agents.

S. MCBRIDE, President.

JAMES JOHNSON, Secretary-Treasurer.

**Insurance.**

**Imperial**

Fire Insurance Company of London.  
 No. 1 OLD BROAD STREET, AND NO. 16 Pall Mall.  
 ESTABLISHED 1803.  
 Canada General Agency,—

RINTOUL BROS.,  
 24 St. Sacramento Street, Montreal.  
 TORONTO OFFICE—75 Colborne Street.  
 A. W. SMITH, Agent.

**MUTUAL FIRE INSURANCE CO'Y**  
 Of the County of Wellington.

Business done exclusively on the Premium Note System.

F. W. STONE, CHAS. DAVIDSON,  
 President. Secretary.

Head Office, Guelph, Ont.

**The Waterloo County**  
**Mutual Fire Insurance Company.**

HEAD OFFICE.....WATERLOO, ONT.  
 ESTABLISHED 1863.

THE BUSINESS OF THE COMPANY IS DIVIDED into three separate and distinct branches, the VILLAGE, FARM, AND MANUFACTURES, Each Branch paying its own losses and its just proportion of the Managing expenses of the Company.  
 C. M. TAYLOR, Sec. J. W. WALDEN, M.D., Pres.  
 J. HUGHES, Inspector.

**Queen**

**FIRE & LIFE INSURANCE COM'Y**  
 OF LIVERPOOL AND LONDON.

Accepts all ordinary Fire Risks on the most favorable terms  
 LIFE RISKS will be taken on terms that will compare favorably with other Companies.

CAPITAL.....£2,000,000  
 CANADA BRANCH OFFICE—Exchange Buildings, Montreal  
 Resident Secretary and General Agent—

A. MACKENZIE FORBES,  
 Great St. James Street, Montreal.  
 WM. ROWLAND, Agent, Toronto.

**The Canadian Mutual**  
**Fire Insurance Comp'y.**

HEAD OFFICE, - - HAMILTON, ONT.

**The Purely Mutual System.**

Farmers' Stock held insured anywhere on owner's premises.

The Premium Note System affords a perfect guarantee.

JOHN BARRY, R. CHRISTIE, M.P.P.,  
 President. Vice-President.

F. R. DESPARD, Sec. E. WILDE, Gen. Agt.

**Canada Farmers'**  
**Mutual Insurance Company.**

HEAD OFFICE.....HAMILTON, ONTARIO

INSURE ONLY FARM PROPERTY COUNTRY Churches, School Houses, and isolated Private Houses. Has been seventeen years in operation.

THOMAS STOCK,  
 President.  
 RICHARD P. STREET,  
 Secretary and Treasurer.

**SCOTTISH IMPERIAL**  
**INSURANCE COMPANY.**

CAPITAL.....£1,000,000.

Head office for the Dominion, 9 St. Sacramento Street, Montreal.

H. J. JOHNSTON, Gen'l Agent.  
 ISAAC C. GILMOUR, Agent, Toronto.  
 MCKENZIE & MACKAY } Agents, Hamilton  
 TAYLOR & MINTY }

**Insurance.**

**THE STANDARD**

**Life Assurance**  
**COMPANY.**

ESTABLISHED 1825.

HEAD OFFICE FOR CANADA, - - MONTREAL.

Policies in force, over Eighty Millions of Dollars.  
 Accumulated Fund, over Twenty Millions of Dollars.  
 Income, over Three Millions and a half.  
 Claims paid in Canada, over \$500,000.

Funds invested in England, United States, and Canada, with the most perfect safety.

Deposited at Ottawa, for benefit of Canadian policy holders, \$150,000.

For information as to Life Assurance, apply to any of the Agencies throughout the Dominion, or to

W. M. RAMSAY,  
 Manager, Canada.

**WESTERN**

**Assurance Company,**

INCORPORATED 1851.

CAPITAL.....\$600,000.

**FIRE AND MARINE.**

HEAD OFFICE.....TORONTO, ONTARIO.

Hon. JOHN McMURRICH, President.  
 CHARLES MAGRATH, Vice-President.  
**DIRECTORS.**

JAMES MICHIE, Esq. NOAH BARNHART, Esq.  
 JOHN FISKEN, Esq. ROBERT BEATY, Esq.  
 A. M. SMITH, Esq. WM. GOODERHAM, Jr., Esq.  
 B. HALDAN, Managing Director.  
 FREDK G. C. LOVELACE, Secretary.  
 WM. BLIGHT, Fire Inspector.  
 CAPT. J. T. DOUGLAS, Marine Inspector.  
 JAMES PRINGLE, General Agent.

INSURANCES effected at the lowest current rates on buildings, Merchandize, and other property, against loss or damage by fire.

On Hull, Cargo, and Freight against the perils of Inland Navigation.

On Cargo Risks with the Maritime Provinces by sail or steam.

On Cargoes by steamers to British Ports.

**THE LANCASHIRE**  
**INSURANCE COMPANY.**



Capital

£2,000,000 Stg.

The only British Insurance Company having a Head Office in Ontario.

Head Office for Ontario:

North-west corner of King and Church Sts., Toronto.

GENERAL AGENTS,—  
 S. C. DUNCAN-CLARK & CO.,

MANAGER,—  
 Wm. CAMPBELL.

All losses in Ontario settled at the head office in Toronto without reference elsewhere.

**The Victoria**

Mutual Fire Insurance Company of Canada.

Insures only Non-Hazardous Property at low rates.

**BUSINESS STRICTLY MUTUAL.**

GEO. H. MILLS, President.  
 W. D. BOOKER, Secretary.

HEAD OFFICE.....HAMILTON, ONTARIO