

Insurance.

North British & Mercantile**INSURANCE COMPANY.**

ESTABLISHED 1809.

Subscribed Capital, - - £2,000,000**FIRE DEPARTMENT.**

The Company insures almost every description of property at the lowest rate of premium corresponding to the nature of the risk.

LIFE DEPARTMENT.

BONUS YEAR, 1875.

The next division of profits for the five years since 1870, will be made on the closing of the books on the 1st December, 1875. All policies on the Participating Scale, opened before that date will share in the Division.

At last Division the Bonus declared was at the rate of £1 5s. per cent. per annum on all sums assured, and the previously vested Bonuses. On policies of old standing, this was in many cases equal to £1 19s. per cent. per annum on the original sum assured.

Ninety per cent. of the whole Profits is divided among the assured on the participating scale, which is as large a share of Profits as is allowed by any office.

Profits are ascertained every five years. Agents in all the cities and principal towns in the Dominion.

MACDOUGALL & DAVIDSON,

Managing Directors and General Agents,
72 St. Francois Xavier St.,
Montreal.

Wm. EWING, Inspector.

Insurance.

THE CITIZENS' INSURANCE COMPANY.**FIRE, LIFE, GUARANTEE & ACCIDENT.**

Capital Two Million Dollars—\$103,000
Deposited with the Dominion Government.

HEAD OFFICE, - - MONTREAL,
No. St. JAMES STREET.

DIRECTORS.

Sir Hugh Allan, President. | John Pratt, Vice-Pres
Adolphe Roy. | Henry Lyman.
Andrew Allan. | N. B. Corse.
J. L. Cassidy.

EDWARD STARKE,*Manager Life, Guarantee and Accident Department***JOHN HUTCHINSON,***Manager of Fire Department.***ARCILD MCGOUN, Secretary-Treasurer.**

Fire risks taken at equitable rates based upon the irrespectivemerits. All claims promptly and liberally settled.

ONTARIO BRANCH—No. 52 Adelaide St. East, Toronto

Insurance.

SCOTTISH COMMERCIAL Insurance Co.**FIRE & LIFE****CAPITAL. - \$10,000,000.***Province of Quebec Branch,***194½ ST. JAMES STREET, MONTREAL****Directors :****SIR FRANCIS HINCKS, C.B., K.O.M.G.****A. FREDERICK GAULT, Esq.****EDWARD MURPHY, Esq.****CHARLES S. RODIER, Jr., Esq.****ROBERT DALGLISH, Esq.**

Commercial Risks, Dwelling and Farm
Property taken at current rates.

THOMAS CRAIG, Res. Sec.**Canada Agricultural Insurance Co.,****180 St. James Street, Montreal.****Capital, \$1,000,000.****ADVANTAGES OFFERED.**

It is confined by its Charter to insure nothing more hazardous than Farm Property and Residences.

It pays all losses caused by lightning, whether fire ensues or not.

It insures Live Stock against death by lightning, either in the Building or on the premises of the Assured.

It is a purely Canadian Institution, its business is confined to the Dominion, and is under the management of men who have devoted many years to this peculiar branch of Insurance, and understand thoroughly the requirements of the Farmers as a class.

OFFICERS:

WILLIAM ANGUS, President. **A. DESJARDINS, M.P., Vice-President.**
EDWARD H. GOFF, Managing Director & Sec. **J. H. SMITH, Chief Inspector.**
J. P. CONSTABLE, Assistant Secretary.

N.B.—People desiring Insurance in this Company should be careful about giving their Risks to Agents of rival Companies, who claim the Company they represent to be the same as ours. We hear of a great deal of this kind of dishonesty being practiced on the public.

INSURES FARM PROPERTY AND PRIVATE RESIDENCES.**ALEX. W. OGILVIE, M.P.P., President.****WILLIAM ANGUS, First Vice-President.****EDWARD H. GOFF, Second Vice-President and Manager.****HENRY LYE, Secretary.****C. D. HANSON, Chief Inspector.****Head Office, 180 St. James Street.****Deposit with Dominion Government, \$50,000.****EXPERIENCED AGENTS THROUGHOUT the DOMINION.****Fire Risks written at adequate Rates.**