

Insurance.

**PHOENIX**  
**Fire Assurance Co'y.**  
OF LONDON.

ESTABLISHED IN 1782.

CANADA AGENCY  
ESTABLISHED IN 1804.

LOSSES PAID, since the establishment of the Company, have exceeded

Twelve Millions Sterling.

BALANCE HELD IN HAND, for payment of Fire Losses only,

Exceeds £600,000 Sterling.

LIABILITY of Shareholders UNLIMITED

**GILLESPIE, MOFFATT & CO.**

GENERAL AGENTS FOR THE

DOMINION OF CANADA,

CHIEF OFFICE,

12 ST. SACRAMENT STREET.

**R. W. TYRE,**

Manager.

Insurance.

**LIVERPOOL & LONDON & GLOBE**  
**INSURANCE COMPANY.**

LIFE AND FIRE.

Invested Funds - - - - - \$0,500,000

Funds Invested in Canada - - - - - 900,000

Security, Prompt Payment and Liberality in the adjustment of Losses are the prominent Features of this Company.

CANADA BOARD OF DIRECTORS:

HON. HENRY STARNES, Chairman,  
THOMAS GRANT, Esq., Dep.-Chairman,  
SIR ALEXANDER T. GALT, K.C.M.G.,  
THEODORE HART, Esq., GEORGE STEPHENS, Esq.,  
G. F. C. SMITH, Resident Secretary

Medical Referee—D. C. MACCALLUM, Esq., M.D.  
Standing Counsel—THE HON. WM. BADGLEY.

Agencies Established Throughout Canada.

HEAD OFFICE, CANADA BRANCH,  
MONTREAL.

**DOMINION**

**FIRE & MARINE INSURANCE CO.**

Head Office—HAMILTON, Can.

Deposit with Dominion Gov't., \$50,000.

JOHN HARVEY, of J. Harvey & Co., President.  
F. R. DESPARD, Manager.

H. P. ANDREW, Agent, Toronto,

HEAD OFFICE FOR PROVINCE OF QUEBEC:  
119 St. Frs. Xavier St.  
MONTREAL.

JOHN F. NOTT, } Joint  
CHAS. D. HANSON, } General Agents.

Insurance.

**North British and Mercantile**

FIRE AND LIFE INS. CO.

Established 1809.

Subscribed Capital, - - \$10,000,000.

Whereof Paid-up \$2,250,000.

**Canada Board:**

MANAGING DIRECTORS:

D. LORN MACDOUGALL, Esq.  
THOMAS DAVIDSON, Esq.

DIRECTORS:

GILBERT SCOTT, Esq., of Messrs Wm. Dow & Co.  
CHARLES F. SMITHERS, Esq., General Manager Bank of Montreal.  
The Hon. THOMAS RYAN, Senator.

FINANCIAL POSITION OF THE COMPANY.

1—Funds as at 31st December, 1879.  
Paid-up Capital.....£350,000 Stg.  
Fire Reserve Fund..... 794,577 "  
Premium Reserve..... 301,890 "  
Balance of Profit and Loss Account... 247,003 "

Life Accumulation.....£2,989,885 "

Annuity Funds..... 311,981 "

2—Revenue for the year 1879.

From Fire Department:  
Fire Premiums..... £902,670 "

From Life Department:  
Life Premiums and Interest..... 448,696 "

Total Revenue.....£1,351,366 "

or, \$6,944,426 73

WILLIAM EWING, Inspector.

GEORGE U. AHERN, Sub-Inspector.

Head Office for the Dominion in Montreal.

D. LORN MACDOUGALL,  
THOMAS DAVIDSON,

General Agents.

See Reduced Rates for Canada.

RATES REDUCED.

**The STANDARD LIFE FIRE INSURANCE ASSOCIATION,**  
ASSURANCE COMPANY.

Established 1825.

Head Offices:—EDINBURGH, Scot., & MONTREAL, Can.

Total Risks.....over \$90,000,000	Claims paid in Canada, over
Invested Funds... " 26,000,000	\$1,200,000
Annual Income...about 4,000,000	Investments in Canada, over
or over \$10,000 a day.	1,000,000

Total amount paid in Claims during the last 8 years, over Fifteen Millions of Dollars, or about \$5,000 a day.

**Division of Profits, 1880.—Special Notice.**

The Profits which have arisen since 1876 will be divided among Policies in force at the close of the current year, and Assurances now effected will participate.

W. M. RAMSAY, Manager, Can.

**CONFEDERATION LIFE ASSOCIATION.**

Incorporated by Special Act of the Dominion Parliament.

Guarantee Capital, \$500,000. Gov't. Deposit, \$86,300.  
Capital and Assets, 31st Dec., 1879, \$906,337.

Head Office . . . TORONTO, ONTARIO.

PRESIDENT,

SIR W. P. HOWLAND, C.B. K.C.M.G.,  
Late Lieut.-Governor of Ontario.

VICE-PRESIDENTS,

HON. W. McMASTER,  
W. ELLIOT, Esq.

Directors.

Hon. JAS. MACDONALD, M.P.,  
Halifax.

Hon. T. N. GIBBS,  
ROBERT WILKES, Esq.,  
Hon. ISAAC BURPEE, M.P.

W. H. BEATTY, Esq.,  
EDWARD HOOPER, Esq.

Actuary: C. CARPMAEL, M.A., F.R.A.S., late Fellow of St John's College, Cam.

Manager for the Province of Quebec,

H. J. JOHNSTON, Montreal.

Manager for New Brunswick,

Major J. MACGREGOR GRANT,  
St. John.

J. HERBERT MASON, Esq.,  
JAMES YOUNG, Esq., M.P.P.

F. A. BALL, Esq.,  
M. P. RYAN, Esq., M.P.

S. NORDHEIMER, Esq.,  
W. H. GIBBS, Esq.,  
A. McLEAN HOWARD, Esq.

J. K. MACDONALD,

Managing Director.

Manager for Nova Scotia,

AUGUSTUS ALLISON,  
Halifax.

**FIRE INSURANCE ASSOCIATION,**  
(Limited)  
**OF LONDON, ENGLAND.**

CAPITAL, - \$5,000,000. RESERVE FUND - \$250,000.  
PAID UP, - \$1,000,000. GOVERN'MT DEPOSIT - \$100,000.

CANADA BRANCH.

Head Office: 42 ST. JOHN STREET, MONTREAL.

BOARD OF DIRECTORS:

Chairman: Hon. DONALD A. SMITH, Director Bank of Montreal.  
Dept. Chairman: EDW. MACKAY, Esq., Director Bank of Montreal.  
JOHN OGILVY, Esq. | ROBT. BENNY, Esq. | JAS. HUNTER, Esq., N.P.

JAMES BOURNE, }  
Fire Superintendent, }  
WILLIAM ROBERTSON, }  
Manager for Canada. }

Every Description of Property insured at the lowest Rates of Premium.

**LONDON & LANCASHIRE**  
Life Assurance Co., of London, England.

CANADA BRANCH:

Head Office, 42 ST. JOHN STREET, MONTREAL.

BOARD OF DIRECTORS.

Hon. D. A. SMITH, M.P., Director Bank of Montreal, Chairman | EDW. MACKAY, Esq., Director Bank of Montreal, Deputy-Chairman.  
JOHN OGILVY, Esq. | ROBT. BENNY, Esq. | JAS. S. HUNTER, N.P.

INSPECTORS:

GEORGE RENNIE, MONTREAL; DAVID DOWNS, TORONTO.

WILLIAM ROBERTSON,

Manager for Canada.

Rates lower than the majority of Offices. Reserves deposited annually with the Receiver General and held exclusively for the benefit of Canadian Policy-holders, thus affording absolute security.