

**Insurance.**

**The Canada Insurance Union.**

OCEAN MARINE,  
Comprising the following Insurance Companies. Incorporated by the Dominion of Canada:

THE BRITISH AMERICA ASSURANCE CO.  
THE MONTREAL ASSURANCE COMPANY,  
THE WESTERN ASSURANCE COMPANY,

AND  
A UNION OF UNDERWRITERS

WILL RECEIVE APPLICATIONS FOR  
OCEAN MARINE INSURANCE,

AND ISSUE  
BINDING POLICIES

ON HULLS, FREIGHT & CARGOES.

Losses payable in Montreal or in Great Britain, at option of the Assured.

JOHN RHYNAS, ATTORNEY,

COMMERCIAL CHAMBERS,

95 ST. FRANÇOIS XAVIER STREET,  
MONTREAL.

**PHENIX MUTUAL**

Life Insurance Company, of Hartford, Conn.

ASSETS OVER.....\$5,000,000.

ISSUES POLICIES OF ALL KINDS,

either on the "HALF-NOTE" or "ALL CASH" plans,

AND DIVIDES ALL THE

PROFITS ANNUALLY AMONGST THE INSURED.

ANGUS R. BETHUNE,  
GEN. AGENT, MONTREAL.

GEO. B. HOLLAND,  
AGENT, TORONTO, AND  
INSPECTOR OF AGENCIES.

GOOD ACTIVE MEN WANTED  
to act as Agents in unrepresented localities.

APPLY AS ABOVE.

8-ly

**Phenix**

Fire Assurance Company

LOMBARD ST. AND CHARING CROSS,  
LONDON, ENG.

Assurances effected in all parts of the World.

Claims paid

WITH PROMPTITUDE and LIBERALITY.

MOFFATT, MURRAY & BEATTIE,  
Agents for Toronto,  
36 Yonge Street.

**Insurance.**

**LONDON and LANCASHIRE**

Life Assurance Company.

CAPITAL.....£1,000,000 Stg.  
Deposited at Ottawa for the security of Canadian  
Policyholders.....\$67,000

DIRECTORS IN LONDON—HEAD OFFICE.

L. W. Russell, Esq., M.P. (Chairman of the National Dis-  
count Company.)  
Mr. Alderman Hale (ex-Lord Mayor of London.)  
J. H. Mackenzie, Esq., 79 Old Broad Street.  
Mr. Alderman Dakin (President G. W. Railway of Canada).  
Lightly Simpson, Esq., Gower Street, Bedford Square.  
Thomas Stenhouse, Esq., Merchant.

CANADA BOARD—MONTREAL.

Wm. Workman, Esq. (President City Bank).  
Alex. M. Delisle, Esq. (Collector of Customs).  
Louis Beaudry (Managing Director of Montreal City Gas  
Company.)  
MANAGER & ACTUARY:—Wm. Palin Clirelough, Esq., F.I.A.

THIS Company transacts every description of Life Insur-  
ance on favorable terms.

Policies issued on the Limited Payment and Endowment  
Plans; and one-half the Premium loaned at 5 per cent. per  
annum.

A special reduced Table of Premiums, applicable to  
Clergymen, has been adopted, copies of which can be had  
on application. THOMAS SIMPSON,  
THOMAS DREWRY, General Agent, Montreal,  
Agent, Toronto. 12-ly.

**Etna**

Life Insurance Company.

OF

HARTFORD, CONNECTICUT.

THE ETNA is not surpassed in economical management  
in financial ability, in complete success, in absolute  
security, by any company in the world.

Its valuable features

LOW CASH RATES

ANNUAL DIVIDENDS, JUST NOT-FORFEITURE SYSTEM.

Commend themselves to those desiring Insurance in  
this form.

JOHN GARVIN,

General Agent,  
No. 2 Toronto Street, Toronto.

**The Citizens' Insurance Company**

(OF CANADA.)

AUTHORIZED CAPITAL.....\$2,000,000  
SUBSCRIBED CAPITAL.....\$1,000,000

DIRECTORS.

HUGH ALLAN, President.

GEORGE STEPHEN. C. J. BRYDGES.  
ADOLPHE ROY. HENRY LYMAN.  
EDWIN ATWATER. N. B. CORSE.

Life and Guarantee Department:

OFFICE.....71 GREAT ST. JAMES STREET.

THIS Company—formed by the Association of nearly 100  
of the wealthiest citizens of Montreal—is now prepared  
to grant policies of LIFE ASSURANCE and BONDS of  
FIDELITY GUARANTEE.

Applications can be made to the Office in Montreal, or  
through any of the Company's Agents.  
EDWARD RAWLINGS, Manager. 30-ly.

**Insurance.**

**THE SCOTTISH AMICABLE**

Mutual Life Assurance Society.

A. D. 1826.

Head Office—29 ST. VINCENT PLACE, GLASGOW.

President—THE DUKE OF ROXBURGH.

Vice-Presidents—THE DUKE OF BUCCLEUGH, LORD COLON-  
SAY, and Mr. SHERIFF BELL.

ORDINARY DIRECTORS.

William Crawford, Esq., Merchant.  
Rev. Norman McLeod, D.D.  
Mark Sproul, Esq., of Grankirk.  
Geo. Roadman, Esq., Banker.  
Thomas Hill, Esq., of Merrylee.  
Jas. Arthur, Esq., of Barshaw.  
M. E. Robinson, Esq., Merchant.  
Alexander Paul, Esq., Manufacturer.

Manager—JOHN STOTT, Esq.

Secretary—CHAS. PRENTICE, Esq.

FINANCIAL POSITION, 1876.

Annual Income of the Society.....£212,002 8s.  
Accumulated and Invested Funds.....£1,334,078  
Assurances in force.....£5,456,431

"MINIMUM" ANNUAL PREMIUMS FOR AN ASSU-  
RANCE OF \$1,000.

Age.	\$ c.	Age.	\$ c.	Age.	\$ c.
20.....	14 25	35.....	21 08	50.....	35 38
25.....	16 00	40.....	24 73	55.....	43 18
30.....	18 29	45.....	29 33	60.....	53 59

A special Pamphlet explaining this system, with full  
tables of rates, and other necessary information, may be  
had on application to

JAMES NELSON, GENERAL AGENT,

No. 65 ST. JAMES STREET, MONTREAL.

Or any of the Local Agents of the Society.

Agents wanted throughout the Dominion, in places  
where the Society is not already represented. 43

**Hastings**

Mutual Insurance Company.

HEAD OFFICE.....BELLEVILLE, ONTARIO

THIS Company grants Insurances into two branches, viz  
A Farm Branch, and Non-hazardous Town and Vil-  
lage Branch—and members of one branch not liable for  
losses in the other branch, and the working expenses ap-  
portioned according to the amount of business done in  
each branch.

MACKENZIE BOWELL, M.P., President.

DR. GEO. H. BOULTER, M.P.P., Vice-President.

JAMES H. PECK, Secretary-Treasurer.

MERCHANTS' BANK, Bankers.

First-class influential Agents wanted, East and West,  
to whom exclusive country will be assigned, and good  
Commissions allowed. Good testimonials and security  
will be required. Applications will be received, accom-  
panied with good testimonials, by

JAMES H. PECK, Secretary,

Belleville, Ont.

**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 enjoy-  
ment 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—PLACE D'ARMES.

DIRECTORS:

DAVID TORRANCE, Esq., (D. Torrance & Co.)  
GEORGE MOFFATT, (Gillespie, Moffatt & Co.)  
ALEXANDER MORRIS, Esq., M.P., Barrister, Perth.  
Sir G. E. CARTIER, M.P., Minister of Militia.  
PETER REDPATH, Esq., (J. Redpath & Son.)  
J. H. R. MOLSON, Esq., (J. H. R. Molson & Bros.)

Solicitors—Messrs. TORRANCE & MORRIS.

Medical Officer—R. PALMER HOWARD, Esq., M.D.

Secretary—P. WARDLAW.

Inspector of Agencies—JAMES B. M. CHIPMAN.

TORONTO OFFICE—No. 32 WELLINGTON STREET EAST.

R. N. GOOCH, Agent.

**THE LIVERPOOL AND LONDON AND GLOBE**

INSURANCE COMPANY.

Capital, Surplus and Reserved Funds.....\$17,005,025  
Life Reserve Fund.....\$9,865,100  
Daily Cash Receipts.....\$20,000

Directors in Canada:

T. B. ANDERSON, Esq., Chairman (President Bank of Montreal).  
HENRY STARNES, Esq., Deputy Chairman (Manager Ontario Bank.)  
E. H. KING, Esq., (General Manager Bank of Montreal).  
HENRY CHAPMAN, Esq., Merchant.  
THOS. CRAMP, Esq., Merchant.

FIRE INSURANCE Risks taken moderate rates, and every description of Life  
Assurance effected, according to the Company's published Tables, which afford  
various convenient modes (applicable alike to business men and heads of families) of  
securing this desirable protection.

JAMES FRASER, Esq., Agent Fire Department, 5 King Street West, Toronto.

THOMAS BRIGGS, Esq., Agent, Kingston

F. A. BALL, Esq., Inspector of Agencies, Fire Branch.

T. W. MEDLEY, Esq., Inspector of Agencies, Life Branch.

WILLIAM HOPE, Agent Life Department, 18 King Street East.

G. F. C. SMITH,  
Chief Agent for the Dominion,  
Montreal