

THE ACCIDENT INSURANCE COMPANY OF CANADA.

The only CANADIAN COMPANY solely devoted to Insurance against Accidents, and giving definite Bonus to the Policyholders.

This Company is not mixed up with Life, Fire, or any other class of Insurance. It is for

ACCIDENT INSURANCE alone, and can therefore transact the business upon the most favourable terms, and a SECURE basis.

It is also the only Company including in its list of Stockholders many prominent Merchants and Capitalists in TORONTO and HAMILTON.

PRESIDENT:

SIR A. T. GALT, K.C.M.G.

MANAGER AND SECRETARY:

EDWARD RAWLINGS.

103 ST. FRANCOIS XAVIER ST., MONTREAL.

CHAS. WESTON, Inspector.

EVANS & RIDDELL, Auditors.

Alexander & Stark, General Agents
CO. YORK, TORONTO.

Haldan & Son, Agents for City of
Toronto.

SURETYSHIP. THE CANADA GUARANTEE COMPY

Grant Bonds of Suretyship for Government, Bank, Railway, Municipal and all Officers, and Employees, holding positions of trust.

This Company has been specially approved by the Dominion and Local Governments and is the only one which has received the Government license for the Dominion.

It is not mixed up with any other business.

The full Deposit of \$50,000 has been made with Government. This is the only company that has made any deposit for guarantee business.

The capital and funds are solely for the security of those who hold its bonds.

SIR A. T. GALT, JOHN RANKIN,
President. Vice-President.

EDWARD RAWLINGS,
MANAGER.

CHAS. WESTON, Inspector.
EVANS & RIDDELL, Auditors.

COMPANY'S HEAD OFFICE,
103 St. Francois Xavier Street,
MONTREAL,

GENERAL AGENTS:

Toronto—Alexander & Stark.
Hamilton—Seneca Jones.

Empire Fire & Marine Insurance Co.

AUTHORIZED CAPITAL \$1,000,000.

Head Office Toronto.

President..... Rt. Hon. Sir JOHN A. MACDONALD.
Vice-President..... JOHN TURNER, Esq.
Counsel..... J. K. KERR, Esq. (Blake, Kerr & Boyd).
Solicitors..... Messrs. MURRAY, BARWICK & LYON.
Manager and Secretary..... W. T. O'REILLY.

PROSPECTUS.

The recent experiences of Fire Insurance companies in Canada, disastrous as they have been, are but repetitions of the history of such organizations everywhere. Companies which have been conducted upon correct business principles, though sometimes unfortunate, can yet show—taking the operations of a series of years—an honorable record, which has alike earned the gratitude of insurers and the satisfaction of stockholders. Those which, on the other hand, have recklessly grasped at a widespread business, or have invited risks without any adequate basis of assets, have succumbed to the first severe stress.

Recognizing these dangers, and with a wholesome dread of the untoward fate of erring companies, the promoters of the Empire Fire and Marine Insurance Company propose to hold tenaciously by the great principle that a fire premium, to be a safe investment, must be *exactly proportioned to the risk incurred*. No period of exceptional immunity from loss should be allowed to influence the calculation of a company's needed rates. No "lucky escapes" should ever be quoted to justify the acceptance of risks which prudently condemn. Experience is the real teacher, the only safe guide; and the disasters, which, unhappily, are not far to seek, plainly result from disregard of what the past has taught.

Insurance, like ordinary merchandising, requires to be carried on in obedience to certain rules if a profitable result would be obtained. A merchant, be his capital and credit ever so great, cannot retain either if he sells his goods without profit or if he persistently credits unsafe people. If the loss does not come the first year it assuredly will at a future time. In the same way a company that persists in writing unsafe risks, or in selling insurance at less than its value, must come to grief.

The "Empire Fire and Marine Insurance Company" will eschew unsound risks, but will accept good business at rates adequate to cover the economical, but at the same time thorough, administration of affairs. It will not cut rates for the sake of securing premiums, believing that there is a sound business sentiment abroad in favor of equitable prices for reliable insurance.

It will confine its operations in the Fire Branch to places in which proper means of fire protection exist, and to isolated buildings elsewhere.

Its Marine Department will be under the conduct of experienced and careful managers.

NOTICE is hereby given that a license to carry on business within the Province of Ontario in its corporate name, pursuant to and in accordance with the provisions of an Act of the Legislature of the Province of Ontario, 39 Victoria, Chapter 27, has this day been granted to the Heritable Securities and Mortgage Investment Association (Limited).

NICOL KINGSMILL,
Agent for the Province of Ontario of the
Heritable Securities and Mortgage
Investment Association (Limited.)

Dated May 25, 1877.

TO BE PUBLISHED SHORTLY,

The Financial Crisis and Commercial Depression of 1873, '74, '75, '76.

With Practical Observations on Canadian Banking.

By A. A. TAILLON, Esq.,

BANK MANAGER, Sorel.

This volume, the result of close observation and study of the causes which have led to the disorganization of trade and commerce, and the derangement of the financial conditions of the country, has been prepared with great care, and will be found of the greatest practical utility to all men of business.

Canvassing Agents will shortly solicit subscriptions.

EMPIRE

Fire and Marine Insurance Comp'y.

This Company, chartered by Act of Dominion Parliament, 36 Vic., cap. 21, is now in process of organization, and is expected to go into operation early in July. Application for Stock Agencies, or any information required, may be made to the undersigned at the temporary offices of the Company, Toronto Bank buildings, or by letter, addressed drawer 2,493, Toronto P.O.
W. T. O'REILLY.

THE GORE DISTRICT Mutual Fire Insurance Company

INCORPORATED JUNE 18, 1836,

Undertakes the Insurance of all descriptions of Property against loss or damage by Fire.

Its operations are, and invariably have been, restricted to the Province of Ontario.

By never permitting its lines of insurance in any locality to exceed a safe limit—by a determination not to compete "for risks at constantly diminishing rates," and by a steady adherence to a sound tariff, it has been enabled

TO MEET ITS ENGAGEMENTS

as they have matured; while the cost of insuring with it has ranged from sixteen to twenty cents in the dollar less than what it would have cost in a proprietary company. And similar results may hereafter with confidence be anticipated: for the Company continues to receive that careful attention and cautious management which have characterized its transactions for so many years.

Secretary-Treasurer.

Galt, Aug. 29, 1876.

The Mercantile FIRE INSURANCE COMPY.

Incorporated by Act of Ontario Legislature.

CAPITAL.....\$200,000.

HEAD OFFICE..... WATERLOO, ONTARIO.

Board of Directors:

J. E. Bowman, M. P.	St. Jacobs.
J. B. Snyder,	Conistoga
J. W. Walden, M. D.,	Waterloo.
John Shub,	Waterloo.
J. B. Hughes,	Waterloo.
Cyrus Bowers,	Berlin.
D. S. Bowlby,	Berlin.
Robert Melvin,	Guelph.
William Robinson,	Galt.

Officers.—J. E. Bowman, M. P. President; J. W. Walden, M. D., Vice-President; P. H. Sims, Secretary.

Insurances granted on all descriptions of property against loss or damage by fire, at current rates.

Agencies will be opened at the principal towns in Ont.

QUEEN INSURANCE CO.

OF ENGLAND.

FIRE & LIFE.

Capital.....£2,000,000 Stg.

INVESTED FUNDS.....£668,818 "

FORBES & MUDGE,
Montreal;

Chief Agents for Canada.

WM. ROWLAND, Agent,

No. 62 King Street East, Toronto.

Brown Brothers,
ACCOUNT-BOOK MANUFACTURERS

Stationers, Book-Binders, etc.,

66 and 68 King Street East, Toronto Ontario.

ACCOUNT-BOOKS FOR BANKS, INSURANCE Companies, Merchants, etc., made to order of the best materials and for style, durability and cheapness unsurpassed.

A large stock of Account-Books and General Stationery constantly on hand.

3-ly

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, 1876.