THE MONETARY TIMES AND TRADE REVIEW-INSURANCE CHRONICLE.

Ŧn	~ **	***	~ ~ ~	•

THE GLOBE

Mutual Life Insurance Company

OF NEW YORK,

Having deposited with the Finance Minister of Canada ONE HUNDRED THOUSAND DOLLARS

For the protection of Canadian Policy-holders only, is now prepared to

Transact Business in the Dominion.

JOHN CONVERSE, Montreal, C. S. LEWIS,

Managers for Canada.

EDWARD B. CROMBIE, Ottawa, General Agent for Ontario.

MUTUAL INSURANCE FOR COMMERCIAL MEN.

The Board of Directors of the Beaver and Toronto

The Board of Directors of the Beaver and Toronto Mutual Fire Insurance Company have opened a Branch for the exclusive purpose of insuring property situated within range of the hydrants connected with the Water Works of Toronto and Hamilton. By the passage of the Mutual Insurance Companies Act of last session of the Ontario Legislature, all the veratious clauses of the old Mutual Insurance law have been entirely removed. No lien or real estate, no lia-bility for any payment over and above the amount of the premium note can hereafter exist No premium note, even, is necessary, but a simple "und riaking" to pay assessments up to a limited amount, thus removing a very general objection on the part of mercantile men hereto ore falt by them. THE CITY BRANCH will insure, for three years, all

THE CITY BRANCH will iusure, for three years, all property coming under the above class, on receiving the "undertaking" of the insured for four times the usual annual rate, and will collect thereupon a first payment of 12 per cent., or one-eighth of the amount of the "under-taking," and will make no assessment thereon until re-quired to meet expenses and losses arising within the limits above laid down.

Sin Application may be made either at the Head Office, over Toronto Bank, or to the undersigned.

HERBERT HANCOCK. City Agent.

Office, 26 Adelaide street, Three doors west of the New Post Office.

The Agricultural

Mutual Assurance Association of Canada.

HEAD OFFICE London, Ont. A purely mutual Company, avoiding all hazardous risks

THIS old, well established, and reliable Compan, con-tinues to do the largest Farmers' business of any Com-pany in Canada. For the month of June, 187, it issued the unprecedentedly large number of 1852 Policies! I a greater number than the total yearly issue of many Commies.

greater number than the total yearly issue of maily com-panies. Intending insurers will note:— ist. That its rates are as low as those of any respon-sible Company in the Dominion, and lower than those of a great many. and. That parties insuring have the choice of either the Premium note or cash systems, and that on either the Premium note or cash systems, and that on either the whole liability of the member. 3rd. The large amount of cash on hand enables it to meet all its engagements promptly. 4th. Being *pwely mutual*, all profits accumulate for the beneft of the members, and area t paid away to go into the peckets of stockholders, as a the case in pro-prietary companier Having in the last ten years distributed over \$400,000 in settlement of losses, and ever having been up to the mark in paying honest claims, and meeting all its en-aggements, the Directors look forward for a continuance of the preference already shewn in favor of this Com-pany over all foreign offices and new local ventures. D, C. MACDONALD, Secretary.

D, C. MACDONALD, Secretary. COADY General Agent and Inspector.

Agents' Birectory.

JAMES DEAN, General Agent for the Beaver and Toronto Fire and Live Stock Mutual Insurance Company, London, Ontario.

J. E. THOMPSON, Real Estate Agent & Stock Broker. J. Agent for the Guardian Ass. Co., Agricultural Mut. Ass. Co., Waterloo Mut. Fire Ins. Co., 24 Adelaide St. East, Toronto.

JAMES H. PECK, Agent for Lancashire, Ætna, and Andes Fire Insurance Companies, also Sec and Treas. Hastings Mutual Fire Insurance Co., Belleville, Ont.

D. W. COWARD & CO., Com. & Produce Mer-chants, Agents for the Liv. and Lon. and Globe Fire and Life, Com. Union Fire and Life, Andes Fire and Marine Ins. Co's, Ottawa.

WM. MOWAT, Sect. Co. Perth Mutual F. I. Co., Ins. and Real Estate Agt, money invested in first class securities, mortgages in first-class securities for sale. Stratford, O.

DIXIE WATSON, Official Assignee, Fire, Life and Ac-cident Ins. Agent. First-class Companies represented. Money loaned, and collections made—Goderich, Ont. sented.

G EORGE GROVES, Official Assignee, Real Estate and Insurance Exchange-Agent, Imperial Fire In-surance Co., Commercial Union, Fire and Life, Isolated Risk, Fire Ins. Co.-St. Catharines Ont.

JOHN H. MILLER, Agent for North British and Mercantile, British America, Western, Ætna, Fire and Life, Travellers Life and Accident, &c.-Broker, Landagent, &c.- Galt, Ont.

THOS. MILLER, Official Assignee, Accountant, Insurance-Fire and Life-and Real Estate Agent. Debts Collected. Money to Loan and Invested. Stratford, Ont.

KERR & ANDERSON, Official Assignees and Ac-countants. M. ney to loan on Real Estate, Mort-gages bought. Office, cor. Church & Court sts. Toronto.

T. & W. PENNOCK, Fire and Life Insurance J. T. & W. PENNOCK, Fire and Line and Lass Com-panies through the whole of the Ottawa Valley, Ottawa.

ROBERT D. VIBERT, Fire and Marine Insurance

Agent; General Commission and Land Agent, Auc-tioneer and Broker &c. Perce, Gaspe, P. Q.

D. S. R. DICKSON, Notary Public, Commissioner &c., Money, Land and General Insurance Agent Offices, River street, Paris, and Roy's Buildings, Brantford

GEO. A. COX, General Agent, Canada Life, East-ern Ontario Branch. Also agent for North British & Mercantile, Imperial, Commercial Union, Western and Hartford Fire Insurance Co's., Peterboro'.

C. E. L. JARVIS, Insurance and Commission Agent U. General Agent, Queen Insurance Co. of Liverpool and London. St. John, N.B. 22

ROBERT MARSHALL, Notary Public, Agent for the Montreal, British America & Quebec Marine In-surance Co.'s and for the Imperial, Ætna, and Hartford Fire Insurance Companies. St. John, N.B. 22

S. E. GREGORY, Agent for Imperial Fire Insurance Co., Montreal Assurance Co., and General Commercial Agent, Hamilton.

OWEN MURPHY, Insurance Agent and Gommission Wart no off to a share and recutant commission
Mo.zó St.
Peter street, Quebec.

JOHN GARVIN, General Agent for the Ætna Life Insurance Company of Hartford, Conn., for Western Canada. Office, Toronto street, Toronto.

GEORGE A. YOUNG, Agent Hamilton Branch, Royal Insurance Company, Fire and Life, corner James and Merrick streets.

J. D. PRINGLE, Agent for North British and Mer-cantile; Provincial; Scottish Provincial, Life; Ætna, of Hartford, Inland Marine, Hamilton, Ont.

W. F. FINDLAY, Accountant, Official Assignee, Agent for Ætna Ins. Co. of Hartford; London Assurance Corporation, and Edinburgh Life Assurance Company, Hamilton.

G. W. GIRDLESTONE, Fire, Life, Marine, Acci-dent and Stock Insurance Agent, Windsor Ontario. Very best Companies represented.

JAMES FRASER, Agent, Liverpool and London and Globe, and Sec'y Metropol'n Perm't Bldg. Soc'y, No. 5 King street West, Toronto.

PETER McCALLUM, Agent for the Lancashire Ins. Co.; Travelers Insurance Co.; Hartford Fire Ins. Co.; Western Ins. Co., of Toronto; St. Catharines, Ont.

F. Ins. Agent and Adjuster, Albion Buildings, London, Ont. None but the most reliable Companies represented. D. B. BURRITT, Ins. and Real Estate Agent; Cleik Division Court. Debts Collected; Moneyto Loan, and Invested, &c., &c.; Stratford, Ont.

R. Andes and Hartford Fire Ins. Co., Travelers Accident, and Canada Life Ins. Co., Bowmanville, On

Liability of Shareholders unlimited.
CAPITAL
HEAD OFFICE FOR CANADA—MONTREAL. Every description of property insured at moderate rates of premium.
Life Assurances granted in all the most approved forms H. L. ROUTH, W. TATLEY, Chief Agents
JOHN HUTCHISON, Inspector P. O. H. J. MUDGE, Inspector P.Q.
TORONTO OFFICE - Royal Insurance Bdgs., Yonge St. F, H. HEWARD, Agent.
Fire and Marine Insurance.
THE BRITISH AMERICA
ASSURANCE COMPANY.
HEAD OFFICE:
Corner of Church and Court Streets,
TORONTO.
BOARD OF DIRECTION: Hon G. W. Allan, M.L.C., Hugh McLennar, Esq.
George I. Boyd, Esn. Peter Paterson, Bag.
George J. Boyd, Esq., Hon. W. Cayley, Jos. D. Ridout, Esq.,
George J. Boyd, Esq., Peter Paterson, Esq., Hon. W. Cayley, Jos. D. Ridout, Esq., Peleg Howland, Esq., B: H. Rutherford, Esq.,
George J. Boyd, Esq., Hon. W. Cayley, Peleg Howland, Esq., Jno. Gordon, Esq.
George J. Boyd, Esq., Peter Paterson, Esq., Hon. W. Cayley, Jos. D. Ridout, Esq., Peleg Howland, Esq., B: H. Rutherford, Esq.,
George J. Boyd, Esq., Hon. W. Cayley, Peleg Howland, Esq., Jno. Gordon, Esq. Governor: PETER PATERSON, Esq.
George J. Boyd, Esq., Hon. W. Cayley, Peleg Howland, Esq., Jno. Gordon, Esq. <i>Governor:</i> PETER PATERSON, Esq. <i>Deputy Gowrmor:</i> E. H. RUTHERFORD, Esq.
George J. Boyd, Esq., Hon. W. Cayley, Peleg Howland, Esq., Jno. Gordon, Esq. Governor: PETER PATERON, Esq. Deputy Governor: E. H. RUTHERFORD, Esq. Fire Inspector: CAPT. R. COURNEEN.
George J. Boyd, Esq., Hon. W. Cayley, Peleg Howland, Esq., Jno. Gordon, Esq., <i>Governor:</i> PETER PATERSON, Esq. <i>Debuty Governor:</i> E. H. RUTHERFORD, Esq. <i>Debuty Governor:</i> E. H. RUTHERFORD, Esq. <i>Fire Inspector:</i> E. ROBY O BRIEN Lawronce gravity on all descriptions of property
George J. Boyd, Esq., Jos. D. Ridout, Esq., Hon. W. Cayley, Jos. D. Ridout, Esq., Peleg Howland, Esq., B: H. Rutherford, Esq., Jno. Governor: Butter PATERSON, Esq. Debuty Goermor: E. H. RUTHERFORD, Esq. Fire Inspector: Marine Inspector: E. RORY O BRIEN CAPT. R. COURNERN. Insurances granted on all descriptions of property against loss and damage by fire and the perils of inland
George J. Boyd, Esq., Hon. W. Cayley, Peleg Howland, Esq., Jno. Gordon, Esq. <i>Governor:</i> PETER PATERSON, Esq. <i>Debuty Governor:</i> E. H. RUTHERFORD, Esq. <i>Debuty Governor:</i> E. H. RUTHERFORD, Esq. <i>Fire Inspector:</i> B. ROBY O BRIEN Insurances granted on all descriptions of property against loss and damage by fire and the perils of inland naviga.ion. Agencies established in the principal cities, towns, and ports of shipment throughout the Province; F. A. BALL,
George J. Boyd, Esq., Hon. W. Cayley, Peleg Howland, Esq., Jno. Gordon, Esq. <i>Governor:</i> PETER PATERSON, Esq. <i>Debuty Governor:</i> E. H. RUTHERFORD, Esq. <i>Debuty Governor:</i> E. H. RUTHERFORD, Esq. <i>Fire Inspector:</i> E. ROBY O BRIEN CAFT. R. COURNERN. Insurances granted on all descriptions of property against loss and damage by fire and the perils of inland naviga.ion. Agencies established in the principal cities, towns, and ports of shipment throughout the Province; F. A. BALL, 23-IY. Manager.
George J. Boyd, Esq., Hon. W. Cayley, Peleg Howland, Esq., Jno. Gordon, Esq. <i>Governor:</i> PETER PATEREON, Esq. <i>Deputy Gowrnor:</i> E. H. RUTHERFORD, Esq. <i>Fire Inspector:</i> B. ROBY O BRIEN Insurances granted on all descriptions of property against loss and damage by fire and the perils of inland naviga.ion. Agencics established in the principal cities, towns, and ports of shipment throughout the Province; F. A. BALL, F. A. BALL,
George J. Boyd, Esq., Hon. W. Cayley, Peleg Howland, Esq., Job. D. Ridout, Esq., Governor: PETER PATERSON, Esq. Beth. Rutherford, Esq., Deputy Gowrmor: E. H. RUTHERFORD, Esq. Fire Inspector: Marine Inspector: B. ROBY O BRIEN CAPT. R. COURNERN. Insurances granted on all descriptions of property Agencies established in the principal cities, towns, and ports of shipment throughout the Province; F. A. BALL, 23-IV. Manager.

Insurance.

ROYAL INSURANCE CO'Y

OF LIVERPOOL & LONDON-FIRE AND LIFE.

HEAD OFFICE TORONTO STREET TORONTO, ONT PRESIDENT:

The Hon. J. H. Cameron, D. C. L., Q.C., M.P.

C

ronto. W. J. MacDonell, Esq., Pre-sident, Toronto Savings Bank, Toronto. A. R. McMaster, Esq., of A. R. McMaster & Bro., To-I. macLonici, Lesq., Fre-sident, Toronto Savings
Bank, Toronto.
R. McMaster, Esq., of A. R. McMaster & Bro., To-ronto.
S. Howland, Bsq., Vice-President Bank of Com-merce Toronto.
Howland, Bsq., Vice-President Bank of Com-ware Toronto.

нÌ

President Bank of Com. W. May, seer, merce, Toronto. Manager.-Arthur Harvey, Esq. Geo. A. Hine, Esq.. Asst.-Sucy. Fire Inspector.-Win. Henderson, Esq. Gene-Asst.-Sucy. Fire Inspector.-Win. Henderson, Esq. Gene-tion of property. Commerce. Insurances effected at reasonable rates on all descrip-tion of property. Fairness in settlement and an equitable construction of Insurance contracts, are the invariable rules of the Company. ARTHUR HARVEY, Manager.

THE ONTARIO MUTUAL

Life Assurance Company

I SSUE Policies on all the most approved methods. This Company is PURELY MUTUAL; its business confined to the Province of Ontario; its rates of Assu-rance are self-sustaining, yet lower than others on the participating plan. There being no Stock-holders, all advantages go to the benefit of Policy-holders. Dividends declared yearly after Policies are three years old old.

WM. HENDRY, Manager, Waterloe, On

871

VICE-PRESIDENT: Lewis Mofiatt, Esq., of Mofiatt, Bros. OTHER DIRECTORS: J. Campbell, Esq., of A. Cameron, Esq., Cashier, Campbell & Cassells, To-ronto. V. J. MacDonell, Esq., Pre-sident, Toronto Savings Vork, Teronato.