

**Insurance.**

**Briton Medical and General Life Association,**  
with which is united the  
**BRITANNIA LIFE ASSURANCE COMPANY.**  
Capital and Invested Funds.....£750,000 Sterling.  
ANNUAL INCOME, £220,000 STG. :  
Yearly increasing at the rate of £25,000 Sterling.

THE important and peculiar feature originally introduced by this Company, in applying the periodical Bonuses, so as to make Policies payable during life, without any higher rate of premiums being charged, has caused the success of the BRITON MEDICAL AND GENERAL to be almost unparalleled in the history of Life Assurance. Life Policies on the Profit Scale become payable during the lifetime of the Assured, thus rendering a Policy of Assurance a means of subsistence in old age, as well as a protection for a family, and a more valuable security to creditors in the event of early death; and effectually meeting the often urged objection, that persons do not themselves reap the benefit of their own prudence and forethought.

No extra charge made to members of Volunteer Corps for services within the British Provinces.

28 TORONTO AGENCY, 5 KING ST. WEST.  
Oct 17—9-1yr JAMES FRASER, Agent.

**FIRE AND MARINE ASSURANCE.**  
**The British America ASSURANCE COMPANY.**

HEAD OFFICE:  
CORNER OF CHURCH AND COURT STREETS.  
TORONTO.

BOARD OF DIRECTION:  
Hon. G. W. Allan, M.L.C., A. Joseph, Esq.,  
George J. Boyd, Esq., Peter Paterson, Esq.,  
Hon. W. Cayley, G. P. Ridout, Esq.,  
Peleg Howland, Esq., E. H. Rutherford, Esq.,  
Thomas C. Street, Esq.,  
Governor:  
GEORGE PERCIVAL RIDOUT, Esq.  
Deputy Governor:  
PETER PATERSON, Esq.

Fire Inspector: E. ROBY O'BRIEN.  
Marine Inspector: CAPT. R. COURNEEN.

Insurances granted on all descriptions of property against loss and damage by fire and the perils of inland navigation.  
Agencies established in the principal cities, towns, and ports of shipment throughout the Province.

THOS. WM. BIRCHALL,  
23-1y Manager.

**Canada Farmers' Mutual Insurance Company.**  
HEAD OFFICE, HAMILTON, ONTARIO.

INSURE only Farm Property, Country Churches, School Houses, and isolated Private Houses. Has been Seventeen years in operation.

THOMAS STOCK,  
President.

RICHARD P. STREET,  
Secretary and Treasurer. 26

HOME DISTRICT  
**Mutual Fire Insurance Company.**  
Office—North-West Cor. Yonge & Adelaide Streets,  
TORONTO.—(UP STAIRS.)  
INSURES Dwelling Houses, Stores, Warehouses, Merchandise, Furniture, &c.  
PRESIDENT—The Hon. J. McMURRICH.  
VICE-PRESIDENT—JOHN BURNS, Esq.  
JOHN RAINS, Secretary.  
AGENTS:—DAVID WRIGHT, Esq., Hamilton; FRANCIS STEVENS, Esq., Barrie; Messrs. GIBBS & BRO., Oshawa.  
8-1y

THE PRINCE EDWARD COUNTY  
**Mutual Fire Insurance Company.**  
HEAD OFFICE,—PICTON, ONTARIO.  
President, L. B. STINSON; Vice-President, W. M. DELONG.  
Directors: W. A. Richards, James Johnson, James Cavan, D. W. Ruttan, H. A. McFaul.—Secretary, John Twigg;  
Treasurer, David Barker; John Howell, Inspector of Losses and Agencies; Solicitor, R. J. Fitzgerald.

THIS Company is established upon strictly Mutual principles, insuring farming and isolated property, (not hazardous,) in Townships only, and offers great advantages to insurers, at low rates for five years, without the expense of a renewal.

Picton, June 15, 1899. 9-1y

**Insurance.**

**Reliance Mutual Life Assurance Society**  
OF LONDON, ENGLAND. Established 1840.  
Head Office for the Dominion of Canada:  
131 ST. JAMES STREET, MONTREAL.  
DIRECTORS—Walter Shanly, Esq., M.P.; Duncan Macdonald, Esq.; George Winks, Esq., W. H. Hingston, Esq., M.D., L.R.C.S.  
Parties intending to assure their lives, are invited to peruse the Society's prospectus, which embraces several entirely new and interesting features in Life Assurance. Copies can be had on application at the Head Office, or at any of the Agencies.  
JAS. GRANT, Resident Secretary.  
Agents wanted in unrepresented districts. 43-1y

**The Gore District Mutual Fire Insurance Company**  
GRANTS INSURANCES on all description of Property against Loss or Damage by FIRE. It is the only Mutual Fire Insurance Company which assesses its Policies yearly from their respective dates; and the average yearly cost of insurance in it, for the past three and a half years, has been nearly TWENTY CENTS IN THE DOLLAR less than what it would have been in an ordinary Proprietary Company.  
THOS. M. SIMONS,  
Secretary & Treasurer.

ROBT. McLEAN,  
Inspector of Agencies.  
Galt, 25th Nov., 1868. 15-1y

**Canada Life Assurance Company.**  
ESTABLISHED 1847.

THE ONLY CANADIAN LIFE COMPANY AUTHORIZED BY GOVERNMENT FOR THE DOMINION,  
Rates are lower than British or Foreign Offices.  
A LARGER amount of Insurances and of Investments in Canada than any other Company, and its rapid progress is satisfactory evidence of the popularity of its principles and practice.

Last year there were issued  
**920 NEW POLICIES,**  
FOR ASSURANCE OF  
**\$1,284,155,**  
WITH  
ANNUAL PREMIUMS OF  
**\$51,182.**

AGENCIES THROUGHOUT THE DOMINION,  
Where every information can be obtained, or at the HEAD OFFICE, IN HAMILTON, ONT.  
A. G. RAMSAY, Manager.  
E. BRADBURNE, Agent,  
Toronto Street.  
May 25. 1y

**Queen Fire and Life Insurance Company,**  
OF LIVERPOOL AND LONDON,  
ACCEPTS ALL ORDINARY FIRE RISKS  
on the most favorable terms.

LIFE RISKS  
Will be taken on terms that will compare favorably with other Companies.  
CAPITAL, - - - £2,000,000 Stg.  
CANADA BRANCH OFFICE—Exchange Buildings, Montreal.  
Resident Secretary and General Agent,  
A. MACKENZIE FORBES,  
13 St. Sacrament St., Merchants' Exchange, Montreal.  
WM. ROWLAND, Agent, Toronto. 1-1y

THE AGRICULTURAL  
**Mutual Assurance Association of Canada.**  
HEAD OFFICE.....LONDON, ONT.  
A purely Farmers' Company. Licensed by the Government of Canada.  
Capital, 1st January, 1869.....\$230,193 82  
Cash and Cash Items, over.....\$86,000 00  
No. of Policies in force.....30,892 00

THIS Company insures nothing more dangerous than Farm property. Its rates are as low as any well-established Company in the Dominion, and lower than those of a great many. It is largely patronised, and continues to grow in public favor.  
For Insurance, apply to any of the Agents or address the Secretary, London, Ontario.

**Insurance.**

**The Waterloo County Mutual Fire Insurance Company.**  
HEAD OFFICE: WATERLOO, ONTARIO.  
ESTABLISHED 1863.  
THE business of the Company is divided into three separate and distinct branches, the  
**VILLAGE, FARM, AND MANUFACTURES.**  
Each Branch paying its own losses and its just proportion of the managing expenses of the Company.  
C. M. TAYLOR, Sec. M. SPRINGER, M.M.P., Pres.  
J. HUGHES, Inspector. 15-yr

**Lancashire Insurance Company.**  
CAPITAL, - - - - - £2,000,000 Sterling  
FIRE RISKS  
Taken at reasonable rates of premium, and ALL LOSSES SETTLED PROMPTLY,  
By the undersigned, without reference elsewhere  
S. C. DUNCAN-CLARK & CO.,  
General Agents for Ontario,  
25-1y N. W. Cor. of King & Church Sts., Toronto.

**Western Assurance Company.**  
INCORPORATED 1851.  
CAPITAL, ..... \$400,000.  
FIRE AND MARINE.  
HEAD OFFICE.....TORONTO, ONTARIO.  
DIRECTORS.  
Hon. JNO. McMURRICH, President.  
CHARLES MAGRATH, Vice-President.  
A. M. SMITH, Esq. JOHN FISKEN, Esq.  
ROBERT BEATY, Esq. ALEX. MANNING, Esq.  
JAMES MICHIE, Esq. N. BARNHART, Esq.  
R. J. DALLAS, Esq.  
B. HALDAN, Secretary.  
J. MAUGHAN, JR., Assistant Secretary.  
WM. BLIGHT, Fire Inspector.  
CAPT. G. T. DOUGLAS, Marine Inspector.  
JAMES PRINGLE, General Agent.

Insurances effected at the lowest current rates on Buildings, Merchandise, and other property, against loss or damage by fire.  
On Hull, Cargo and Freight against the perils of Inland Navigation.  
On Cargo Risks with the Maritime Provinces by sail or steam.  
On Cargoes by steamers to and from British Ports.

**The Victoria Mutual**  
FIRE INSURANCE COMPANY OF CANADA.  
Insures only Non-Hazardous Property, at Low Rates.  
BUSINESS STRICTLY MUTUAL.  
GEORGE H. MILLS, President.  
W. D. BOOKER, Secretary.  
HEAD OFFICE.....HAMILTON, ONTARIO  
aug 15-1yr

**North British and Mercantile Insurance Company.**  
Established 1809.  
HEAD OFFICE, - - CANADA - - MONTREAL,  
TORONTO BRANCH:  
LOCAL OFFICES, Nos. 4 & 6 WELLINGTON STREET.  
Fire Department, ..... R. N. GOOCH, Agent.  
Life Department, ..... H. L. HIME, Agent.

**Imperial Fire Insurance Company**  
OF LONDON.  
No. 1 OLD BROAD STREET, AND 16 PALL MALL.  
ESTABLISHED 1803.  
Canada General Agency,  
RINTOUL BROS.,  
24 St. Sacrament Street.  
JAMES E. SMITH, Agent.  
Toronto, Corner Church and Colborne Streets.

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