

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,

96 ST. FRANCOIS XAVIER STREET,

29-tf MONTREAL.

Phoenix Mutual Life Insurance Company.

HARTFORD, CONNECTICUT.

ASSETS OVER £5,000,000.

ISSUES POLICIES OF ALL KINDS,

either on the "HALF-NOTE" or "ALL CASE" 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.

NOT APPLY AS ABOVE.

28ly

Phoenix Fire Assurance CompanyLOMBARD ST. AND CHARING CROSS,
LONDON, ENGL.

Assurances effected in all parts of the World.

Claims paid
WITH PROMPTITUDE and LIBERALITY.

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

Ay

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 enjoyment 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.

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 Discount 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 Beaupre (Managing Director of Montreal City Gas Company.)

MANAGER & ACTUARY:—Wm. Palin Churchill, Esq., F.I.A.

THIS Company transacts every description of Life Insurance 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-IV.

HEAD OFFICE LONDON, ONT.

THIS Company is established for the Insurance of Dwelling-houses and non-hazardous property in Cities Towns, Villages, and Country.

Applications for Insurance made through any of the Agents.

8. McBRIDE, President.
JAMES JOHNSON, Secretary-Treasurer. 16

The Ontario Mutual Fire Insurance Company.

HEAD OFFICE LONDON, ONT.

THIS Company is established for the Insurance of Dwelling-houses and non-hazardous property in Cities Towns, Villages, and Country.

Applications for Insurance made through any of the Agents.

8. McBRIDE, President.

JAMES JOHNSON, Secretary-Treasurer. 16

Insurance.**Hastings Mutual Insurance Company.**
HEAD OFFICE BELLEVILLE, ONTARIO.

THIS Company grants Insurances into two branches, viz.: A Farm Branch, and Non-hazardous Town and Village Branch—and members of one branch not liable for losses in the other branch, and the working expenses apportioned 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, accompanied with good testimonials, by

JAMES H. PECK, Secretary, Belleville, Ont.

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 any form.

JOHN GARVIN,
General Agent,
No. 2 Toronto Street, Toronto.

NORTH BRITISH AND MERCANTILE ASSURANCE COMPANY.**Established 1809.**

CAPITAL £2,000,000 Stg.

ANNUAL REVENUE (1868) £801,806 12s. 9d.

INVESTED FUNDS £2,838,118 18s. 8d. Stg.

£801,806 12s. 9d.

EST The £5 5s. Stg. paid Shares of this Company are now quoted on the London Stock Exchange at £21 10s. Stg., being over TWO HUNDRED PER CENT. PREMIUM.

This old established and undoubted Company insures all desirable risks, whether in the LIFE or FIRE Department, on most favorable terms.

GENERAL AGENTS, CANADA**MACDOUGALL & DAVIDSON.****LIFE DEPARTMENT.****FIRE DEPARTMENT.**

Ninety per cent. of the whole Profits is divided among the assured on the participating scale. Profits divided every five years.

Profits are indisputable after having been five years in force.

Prospectuses and Tables of Rates can be obtained from the Agent,

H. L. HIME,
No. 6 Wellington Street East.

All descriptions of property insured at the lowest current rates, with especially liberal terms for insurances upon Dwelling-houses and Household Furniture.

Produce, and short period Risks generally, dealt with specially.

Apply to R. N. GOOCH,
32 Wellington Street East

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

Capital, Surplus and Reserved Funds \$17,005,026.

Life Reserve Fund \$9,865,100.

Daily Cash Receipts \$20,000.

Directors in Canada:

T. B. ANDERSON, Esq., Chairman (President Bank of Montreal).

HENRY STARNS, 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 at 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

172