

**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. FRANÇOIS XAVIER STREET,  
MONTREAL.

29-4f

**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.

8-1y

**Phenix**

Fire Assurance Company

4 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 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 Beaudry (Managing Director of Montreal City Gas Company.)

MANAGER & ACTUARY:—Wm. Palin Clurehugh, 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. 12-1y.

**Etna**

Life Insurance Company,

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,

Command themselves to those desiring Insurance in any 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. 30-4f

**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 BUCLEUGH, LORD COLONSAY, and Mr. SHERIFF BELL.

ORDINARY DIRECTORS.

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

Manager—JOHN STOTT, Esq.

Secretary—CHAS. PRESTICE, Esq.

FINANCIAL POSITION, 1876-8

Annual Income of the Society.....£212,062 stg.  
Accumulated and Invested Funds.....£1,334,078 "  
Assurances in force.....£5,466,431 "

"MINIMUM" ANNUAL PREMIUMS FOR AN ASSURANCE OF \$1,000.

Age.	\$ c.	Age.	\$ c.	Age.	\$ c.
20.....	14 25	35.....	21 08	50.....	35 38
25.....	16 90	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 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.

**LIFE ASSOCIATION OF SCOTLAND.**

Invested Funds Upwards of £1,000,000 Sterling.

THIS Institution differs from other Life Offices, in that the BOUNTIES 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.

**THE LIVERPOOL AND LONDON AND GLOBE**  
INSURANCE COMPANY.

Capital, Surplus and Reserved Funds.....\$17,005,026  
Life Reserve Fund.....\$3,855,100  
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.

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