

Insurance.

THE CITIZENS' INSURANCE COMPANY.

FIRE, LIFE, GUARANTEE & ACCIDENT.

Capital Two Million Dollars—\$103,000
Deposited with the Dominion Government.

HEAD OFFICE, - - MONTREAL,
No. St. James Street.

DIRECTORS.

Sir Hugh Allan, President. | John Pratt, Vice-Pres
Adolphe Roy. | Henry Lyman.
Andrew Allan. | N. B. Corse.
J. L. Cassidy.

EDWARD STARKE,

Manager Life, Guarantee and Accident Department.

JOHN HUTCHINSON,

Manager of Fire Department.

ARCH'D McGOUN, Secretary-Treasurer.

Fire risks taken at equitable rates based upon the irrespectivemerits. All claims promptly and liberally settled.

ONTARIO BRANCH—No. 52 Adelaide St. East, Toronto

North British & Mercantile

INSURANCE COMPANY.

ESTABLISHED 1809.

Subscribed Capital, - - £2,000,000

FIRE DEPARTMENT.

The Company insures almost every description of property at the lowest rate of premium corresponding to the nature of the risk.

LIFE DEPARTMENT.

BONUS YEAR, 1875.

The next division of profits for the five years since 1870, will be made on the closing of the books on the 1st December, 1875. All policies on the Participating scale, opened before that date will share in the Division.

At last Division the Bonus declared was at the rate of £1 5s. per cent. per annum on all sums assured, and the previously vested Bonuses. On policies of old standing, this was in many cases equal to £1 19s. per cent. per annum on the original sum insured.

Ninety per cent. of the whole Profits is divided among the assured on the participating scale, which is as large a share of Profits as is allowed by any office.

Profits are ascertained every five years. Agents in all the cities and principal towns in the Dominion.

MACDOUGALL & DAVIDSON,

Managing Directors and General Agents,
72 St. Francois Xavier St.,
Montreal.

Wm: EWING, Inspector.

SCOTTISH COMMERCIAL Insurance Co.

FIRE & LIFE

CAPITAL, - \$10,000,000.

Province of Quebec Branch,
794½ ST. JAMES STREET, MONTREAL

Directors :

SIR FRANCOIS HINGES, C.E., K.O.M.G.
A. FREDERICK GAULT, Esq.
EDWARD MURPHY, Esq.
CHARLES S. RODIER, Jr., Esq.
ROBERT DALGLISH, Esq.

Commercial Risks, Dwelling and Farm Property taken at current rates.

THOMAS CRAIG, Res. Sec.

OFFICE OF THE
City Mutual Fire Insurance Co'y.

The Members of this Company are notified that an ASSESSMENT of

TWO PER CENT,

has been declared on their premium note for the year ending 1st October, 1875, which said assessment is payable immediately at the Office of the Company, No. 9 St. Lambert Hill, Montreal.

By order of the Board of Directors.

ALFRED DUMOUCHEL,
Secretary-Treasurer.

October 25, 1875.

THE MUTUAL FIRE INSURANCE CO. OF MONTREAL.

MONTREAL, Oct. 20, 1875.

To PROPRIETORS,—The publication of a general statement for 16 years to first inst., of the City Mutual Fire Insurance Company, is certainly the best argument that can be offered in favor of the Mutual System, which, well understood, administered with prudence and economy, gives proprietors of houses more security, satisfaction, and profit than any other kind of insurance. It will be observed that the figures contained in columns 7 and 8 are much the best certificate of the efficiency of our Fire Department and the perfect organization of our firemen.

This Company does not insure outside the city limits, and has no canvassing agents.

I have the honor to be
Your very obedient servant,

ALFRED DUMOUCHEL,
Secretary Mutual Insurance Company.

STATEMENT OF THE 16 YEARS OF THE MUTUAL FIRE INSURANCE COMPANY OF THE CITY OF MONTREAL.

Year ending 1st October.	Capital 1st October.	Cash 1st October.	Amount of Assessment.	Assessment.	Amount of Fires and Expenses.	Number of Fires.	Expenses of Managt.	Premium Receipts, &c.	Increase each year. Notes.	Amount of Notes.	Amount insured 1st October.	Year ending 1st October.
1	33,885	776	000	0 p. c.	000	0	910	1,867	33,109	33,109	388,546	1860
2	58,808	22	373	1	412	3	1,416	1,373	25,677	58,786	675,414	1861
3	82,735	67	1,184	13	732	12	1,334	2,272	23,885	82,668	927,288	1862
4	97,814	9	7,313	31	7,543	10	2,136	2,531	15,137	97,803	1,680,239	1863
5	164,682	435	2,688	81	1,769	9	2,742	1,822	6,442	164,242	1,129,769	1864
6	171,442	12	3,600	3	2,341	14	2,764	1,892	8,183	171,430	1,274,224	1865
7	131,480	1,372	3,464	3	2,368	13	2,653	3,685	17,478	141,908	1,441,816	1866
8	148,511	2,545	3,409	3	2,021	23	2,793	2,602	16,068	148,998	1,892,812	1867
9	159,539	3,511	5,230	31	5,021	15	3,051	2,692	11,068	159,998	1,969,115	1868
10	179,698	3,827	4,807	27	4,103	27	3,051	3,126	16,948	177,914	2,127,630	1869
11	184,502	6,878	4,982	27	1,112	27	3,930	3,126	11,068	184,917	2,355,995	1870
12	203,010	11,002	5,064	31	1,974	22	3,350	3,577	16,163	194,917	2,605,234	1871
13	243,688	14,870	11,006	32	3,636	36	3,282	3,407	54,801	228,818	3,017,414	1872
14	300,266	19,257	17,006	42	10,282	30	3,272	5,244	32,191	281,009	3,371,130	1873
15	351,866	28,122	7,821	51	1,871	33	3,812	5,253	326,534	343,226	3,678,226	1874
16	414,647	35,553	6,725	54	3,447	35	4,691	8,295	379,924	379,924	4,497,123	1875

N. B.—Value of buildings insured 1st October, 1875, \$6,000,000.

At the last meeting, the gentlemen whose names follow were re-elected Directors for the years 1875-1876:

- BENJAMIN COMTE, Esq.,
- J. BTE. BRAUDRY, Esq.,
- R. A. R. HUBERT, Esq.,
- ANDRE LAPIERRE, Esq.,
- NAZAIRE VILLENEUVE, Esq.,
- CHARLES GARTH, Esq.,
- ZEP. CHAPLEAU, Esq.,
- OWEN MCGARVEY, Esq.,
- GUILLEAUME BOVIN, Esq.