

Insurance.

**AN IMPORTANT FACT TO EVERY MAN.**

A good many are complaining of hard times, dull business, shrinkage of goods, depreciation of Real Estate and other investments.

If these be true in your case, we suggest the expenditure of a comparatively small sum in an article that does not and can not depreciate.

A Reserve Endowment always means the full number of dollars expressed on its face. No panics or hard times can depreciate it, and when all other values are shrinking, this stands sure and steadfast.

We suggest, if you are a business man, that the premium on a 10 or \$20,000 Reserve Endowment is the best possible use you can make of that amount of money.

If you are an experienced agent, contemplating a change of contract or territory, take time to look into the merits of this popular plan.

If you are out of business and a clear-headed, intelligent man, try your hand at an agency, and begin a successful work. The grandeur and dignity of the business may be realized when we say that *Seventy Millions of Dollars* were paid by the life companies to beneficiaries last year alone.

Here is a business offered you involving no expense, hazard, or loss, and the productiveness of which is only limited by our own ability.

A few of the more salient points of the Reserve Endowment are:

1. Every policy, whether on ordinary life rates or other, a Cash Endowment to the insurer.
2. The maximum of insurance at the minimum of cost.
3. A definite cash surrender value specified in the policy.
4. The TERM for which the insurance is to be run elected by the insured.
5. Grace in payment of premiums of from one to six months: a great accommodation to the insurer these hard times.
6. The merits of plain life insurance, endowment, and investment combined in one contract.

Send to the Company for its canvassing material, or for any information.

**METROPOLITAN LIFE INSURANCE CO.,**  
HOME OFFICE—319 BROADWAY, NEW YORK.

JOSEPH E. KNAPP, *President*; John R. Hegeman, *Vice-President*; Robert A. Granniss, *Secretary*; William P. Steward, *Actuary*; Hon. A. L. Palmer, *Counsel*.

**DIRECTORS FOR CANADA:**

Lieut. Gov. LEMUEL A. WILMOT, *Frederickton, N.B.*  
JOHN S. McLEAN, *Pres. B. of Nova Scotia, Halifax.*  
Major B. R. CORWIN, *New York.*

Frederick A. Moore, *Esq.,*  
*Manager for Ontario and Quebec.*

Thomas A. Temple, *Esq.,*  
*Manager Maritime Provinces.*

**B**EHOLD it, and you will admire it;  
Examine it, and you may desire it,  
For smoke or water to escape  
The eye of fancy fancies shape,  
Ingenious, tasty and complete,  
Vamped out of our sheet-iron sheet,  
I represent for those to view,  
To whom it may be something new,  
The model, patent that crimped elbow,  
Turned out by Wexelberg & Co.,  
On Queen Street West, three chitsy-four;  
For stove-pipes who it much adore;  
For apropos, with draft so clear,  
They scarce need cleansing once a year;  
So ornamental to its head,  
The bon-ton value it a friend;  
So neat and tidy that, we trust,  
It is not troublesome to dust.  
The galvanized, the gay and bright,  
Wrought out of the plate water tight,  
As graceful as the rainbow's skirt,  
It triumphs over rust or dirt,  
For steam it is a prison receiver,  
And worthy of the Golden Beaver,  
Such an outlet and steam pipe elbow  
Are made at Wexelberg & Co.  
From copper, brass, or tin, or zinc,  
On iron galvanized to pink,  
To satisfy your head ideal,  
In choice and best material;  
It won't corrode or eat with rust,  
Nor wear with time as others must;  
Nor subject to be clogged with ice—  
The water whirls through it so nice,  
Select and test it if you want to,  
It takes the premium in Toronto.  
For show, utility as well,  
It is the *Elbow* nonpareil.  
Toronto March, 1870.

Insurance.

**QUEEN Insurance Co'y.**

OF LIVERPOOL AND LONDON.

—00—  
CAPITAL, - - \$10,000,000.  
—00—

**FIRE.**

All ordinary risks insured on the most favorable terms, and losses paid immediately on being established.

**LIFE.**

The Security of a British Company offered.

A. MACKENZIE FORBES,  
H. J. MUDGE,  
Montreal,  
Chief Agents in Canada

**THE**

**STADACONA**

Fire & Life Insurance Co.

HEAD OFFICE: . . . . QUEBEC.

FINANCIAL RESULT OF 14 MONTHS BUSINESS TO 31st DEC., 1875.

Authorized Capital, . . .	\$5,000,000
Subscribed do. . . . .	2,300,000
Paid up Capital, . . . . .	200,095
Government Deposit, (Fire) . . . . .	50,000
Do. (Life) . . . . .	50,000

Total Revenue, Fire Premiums, and Interest, . . . . .	\$223,775
Total Losses, . . . . .	63,528

Invested Funds, . . . . .	194,713
Cash in hand and Deposit, . . . . .	49,193
Other Assets, . . . . .	49,888

Total Assets. . . . \$293,794

This Company has now established itself, and has 11 Branches and 207 Agencies in the Dominion.

GEO. J. PYKE, *General Manager.*

**Canadian Mutual Fire Insurance COMPANY.**

HEAD OFFICE . . . . HAMILTON, Ont.

PRESIDENT: JOHN BARRY. VICE-PRESIDENT: F. R. DESPAIRD. SECRETARY: A. EGLESTON.

BRANCH OFFICES FOR THE PROVINCE OF QUEBEC:  
194 ST. JAMES STREET, MONTREAL.

JAMES GRANT, *Manager.*

The Lowest Rates are charged upon all classes of property, and THREE YEAR policies are issued on the popular MUTUAL system.

Insurance.

**Royal Insurance Coy.**

OF LIVERPOOL AND LONDON.

**FIRE AND LIFE.**

Liability of Shareholders unlimited.

CAPITAL - - - - - \$10,000,000  
FUNDS INVESTED - - - - - 12,000,000  
ANNUAL INCOME - - - - - 5,000,000

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

**THE STANDARD LIFE ASSURANCE COMPANY.**

ESTABLISHED 1825.

HEAD OFFICE FOR CANADA, - MONTREAL.

Policies in force, over Eighty Millions of Dollars.  
Accumulated Fund, over Twenty Millions of Dollars.

Income, over Three Millions and a half.  
Claims paid in Canada, over \$500,000.  
Funds invested in England, United States and Canada, with the most perfect safety.

Deposited at Ottawa, for benefit of Canadian policy holders, \$150,000.

For information as to Life Assurance, apply to any of the Agencies throughout the Dominion, or to

W. M. RAMSAY,  
*Manager, Canada.*

Established 1803.

**IMPERIAL Fire Insurance Comp'y OF LONDON.**

HEAD OFFICE FOR CANADA:

Montreal, 102 St. Francois Xavier St.

RINTOUL BROS., Agents.

Subscribed Capital, - £1,600,000 Stg.  
Paid-up Capital, - £700,000 Stg.  
ASSETS, - - - - - £2,222,552 Stg.