Insurance.

The Liverpool and London and Globe Insurance Company.

INVESTED FUNDS FIFTEEN MILLIONS OF DOLLARS.

DAILY INCOME OF THE COMPANY: TWELVE THOUSAND DOLLARS.

LIFE INSURANCE. WITH AND WITHOUT PROFITS.

FIRE INSURANCE On every description of Property, at Lowest Remu-nerative Rates.

JAMES FRASER, AGENT,

5 King Street West.

Toronto, 1868.1

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.

TORONTO AGENCY, 5 KING ST. WEST. JAMES FRASER, Agent. oct 17-9-1vr

Phenix Insurance Company, BROOKLYN, N. Y.

PHILANDER SHAW, EDGAR W. CROWELL, Secretary. Vice-Presiden

STEPHEN CROWELL, President.

Cash Capital, \$1,000,000. Surplus, \$666,416.02. Total, 1,666,416,02. Entire Income from all sources for 1866 was \$2,131,839.82.

CHARLES G. FORTIER, Marine Agen. Ontario Chambers, Toronto, Ont. 19-1y.

ETNA

Live Stock Insurance Company,

HARTFORP, CONN.

DIRECTORS:

C. C. KIMBALL, E. A. BULKELEY, SAMUEL WOODRUFF, T. O. ENDERS, ROBT, E. DAY. AUSTIN DUNHAM, E. J. BASSETT, EDWD, KELLOGG, J. S. WOODRUFF, ALVAN P. HYDE.

This Company Insures

HORSES AND CATTLE

BY FIRE,

ACCIDENT,

OR DISEASE

AGAINST THEFT, And the

HAZARDS OF TRANSPORTATION.

C. C. KIMPALL, President.

T. O. ENDERS, Vice President. J. B. TOWER, Secretary.

Parties desiring Local Agencies will apply to E. L. SNOW, GENERAL AGENT, Mcntreal.

SCOTT & WALMSLEY,
Agents, Ontario.

Insurance.

The Victoria Mutral FIRE INSURANCE COMPANY OF CANADA.

Insures only Non-Hazardous P. operty, at Low Rates

BUSINESS STRICTLY MUTUAL.

GEORGE H. MILLS, President. W. D. BOOKER, Secretary.

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The Ætna Life Insurance Company.

The Ætna Life Insurance Company.

An attack, abounding with errors, having been a made upon the Ætna Life Insurance Co. by the editor of the Montreal Daily News: and certain agents of British Companies being now engaged in handing around copies of the attack, thus seeking to damage the Company's standing.—I have pleasure in laying before the public the following certificate, bearing the signatures of the Presidents and Cashiers who happened to be in their Offices) of every Bonk in Hartford: also that of the President and Scartary of the old Ætna Fire Insurance Company:—

"To whom it way concern:

"We, the undersigned, regard the Ætna Life Insurance Company, of this city, as one of the most successful and prosperous Insurance Companies in the States,—entirely reliable, responsible, and honourable in all its dealings, and most worthy of public confidence and patronage."

Lucius J. Hendee, President Ætna Fire Insurance Co., and late Treasurer of the State of Connecticut.

J. Goodnow, Secretary Ætna Fire Insurance Co.

Co., and late Treasurer of the State of Connecticut.
J. Goodnow, Secretary Ætna Fire Insurance Co.
C. H. Northum, President, and J. B. Powell, Cashier National Bank.
C. T. Hillyer, President Charter Oak National Bank.
E. D. Tillany, President First National Bank.
G. T. Davis, President City National Bank.
F. S. Riley, Cashier, do. do. do. John C. Tracy, President of Farmers' and Mechanics' National Bank.
M. W. Graves, Cashier Conn. River Banking Co.
H. A. Redfield, Cashier Phœnik National Bank.
J. R. Redfield, Cashier National Exchange Bank.
John G. Root, Assistant Cashier American National Bank.

John G. Root, Assistant Casales Assistant George F. Hills, Cashier State Bank of Hartford.

Jas. Potter, Cashier Hartford National Bank.

Hartford, Nov. 26, 1867.

Many of the above-mentioned parties are closely connected with other Life Insurance Companies, but all unhesitatingly commend our Company as "reliable, responsible, honorable in all its dealings, and most worthy of public confidence and patronage.

JOHN GARVIN,

General Agent, Toronto Street.

General Agent, Toronto Street. Toronto, Dec. 3. 1867.

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

PERSON AL 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

A LARGE REDUCTION OF PARSENT OF TAX

OR

A PROVISION FOR OLD AGE OF A MOST

IMPORTANT AMOUNT IN ONE CASH

PAYMENT, OR A LIFE ANNULTY,

Without any expense or outlay whatever beyond the ordinary Assurance Premium for the Sum

Assured, which remains in tact for Policy-holder's heirs, or other purrioses.

purposes

CANADA-MONTREAL-PLACE D'ARMES.

DAVID TORRANCE, Esq., (D. Torrance & Co.)
GEORGE MOFFATT, (Gillespie, Moffatt & Co.)
ALEXANDER MORRIS, Esq., M.P., Barrister.
The Honourable G. E. Cartier, M.P., Minister of Militia.
THOMAS KIRBY, Esq., Banker.
Peter Redpath, Esq., (J. Redpath & Son).
Solicitors—Messis. Torrance & Morris.
Medical Officer—R. Palmer Howard, Esq., M.D.
Secretury—P. Wardlaw.
Inspector of Agencies—James B. M. Chipman.

16-17

Company. Its face
and under the average.
Parties contemplating Life Insurance will find it to their interest to call and examine our system.
Policies issued payable either in Gold or American currency.

ANGUS R. BETHUNE.
General Manager,
Dominion of Cunada
Office: 104 St. François Xavier St. Montre Al.
227 Active and energetic Agents and Canvassers wanted in every town and village, to whom liberal inducements will be given.

Insurance.

North British and Mercantile Insurance

Established 1809.

HEAD OFFICE, - CANADA - MONTREAL

TORONTO BRANCH:

LOCAL OFFICES, Nos. 4 & 6 WELLINGTON STREET. Fire Department, R. N. GOOCH,

Life Department, H. L. HIME, Agent. 29-1y

Phonix Fire Assurance Company. LOMBARD ST. AND CHARING CROSS, LONDON, ENG.

Insurances effected in all parts of the World.

Claims paid

WITH PROMTITUDE and LIBERALITY. MOFFATT, MURRAY & BEATTIE,

Agents for Toronto, 36 Yonge Street. 28-15.

The Commercial Union Assurance Company,

19 & 20 CORNHILL, LONDON, ENGLAND Capital, £2,500,000 Stg.—Invested over \$2,000,000.

FIRE DEPARTMENT.—Insurance granted on all descriptions of property at reasonable rates.

LIFE DEPARTMENT.—The success of this branch has been unprecedented—NINETY PER CENT. of premiums now in hand. First year's premiums were over \$10,000. Economy of management guaranteed Perfect security. Moderate rates. OFFICE-385 & 387 ST PAUL STREET, MONTREAL

MORLAND, WATSON & Co., General Agents for Canada.

FRED. COLE, Secretary.

Inspector of Agencies—T. C. Livingston, P.L.S. W. M. WESTMACOTT, Agent at Toronto. 16-1y

Phœnix Mutual Life Insurance Co HARTFORD, CONN.

HARTFORD, CONN.

Accumulated Fund, \$2,000,000. Income, \$1,000,000. THIS Company, established in 1851, is one of the most reliable Companies doing business in the country, and has been steadily prospering. The Massachusetts Insurance Reports show that in nearly all important matters it is superior to the general average of Companies. It offers to intending assurers the following reasons, amongst others, for preferring it to other companies:

It is purely Mutual It allows the Insured to travel and reside in any portion of the United States and Europe. It throws out almost all restriction on occupation from its Policies. It will, if desired, take a note for part of the Premium, thus combining all the advantages of a note and all cash company. Its Dividends are declared annually, and applied in reduction of Premium. Its Dividends of the Phoenix have averaged fifty per cent. yearly. In the settlement of Policies, a Dividend will be allowed for each year the policy has been in force. The number of Dividends will always equal the outstanding Notes. It pays its losses promptly—during its existence never having contested a claim. It issues, Policies for the benefit of Married Women beyond the reach of their husband's creditors. Creditors may also insure the lives of Debtors. Its Policies are all Non-forfeiting, as it always allows the assured to surrender his Policy, should he desire, the Company giving a paid-up Policy therefor. This important feature will commend itself to all. The inducements now offered by the Phernix are better and more liberal than those of any other Company. Its rate of Mortality is exceedingly low and under the average.