



# THE CANADA GUARANTEE CO.

Is the only Company in America which is solely devoted to the granting

## BONDS OF SURETYSHIP

For Government, Bank, Railway, Commercial and all Employees in Positions of Trust, and is the only Company which has made the required, or in fact any, Deposit with the Government, and which has been granted a license to transact Guarantee business throughout the Dominion of Canada.

**It has Deposited for this Purpose, - - - \$57,000,00**

The steady progress and uniform success which has attended this Company's operations and the promptitude with which it has met all legitimate claims, having already paid over \$110,000 (without dispute or contest at law)—on account of the infidelity of Employees—has gained for it the confidence of the *Government, Banks, Railways, and all Commercial Institutions*, by whom its bonds are readily accepted and preferred to the bonds of private parties.

The several Departments of the *Dominion and Local Governments* have approved the acceptance of this Company's Bonds of Suretyship on behalf of all Officers of the Crown.

### IT IS NOT A CONGLOMERATED INSURANCE COMPANY.

This Company is not mixed up with Fire, Marine, or any other class of insurance. It transacts no other business than Guarantee, and its capital and funds are entirely for the security of those who hold its bonds.

The Capital paid up and Cash Surplus in hand (independent of uncalled capital), are larger in proportion to its current risks than those of any of our best Fire Insurance Companies, whilst, if the uncalled capital is considered, its resources are still more in excess of the proportionate resources of such institutions.

The business of this Company is not merely for the payment of the *defaults* of unfaithful Employees, but for the prevention of the appointment or retention of unreliable Employees in positions of trust. *It endorses the Employee being a faithful and reliable man*, if he be found to be so; but, at the same time, if he *should* become a defaulter, the Company will make good to the Employer, any amount which may have been arranged for between the Employer and the Company.

It removes the necessity of Employers making troublesome and delicate enquiries, or else admitting a person into their service of whom they probably know little or nothing. Should the applicant for Guarantee, after ample investigation has been made by this Company, be found disqualified for its endorsement, the Employer is advised and no charge whatever made.

The special advantage of transacting business with this Company is that it is now a well-established institution, the heavy expenses of organization are past, and it has ample reserves, paid up over and above its capital, to provide against exceptional reverses. The Bonus System established by this Company, as a consequence of its success hitherto, renders the original Premium subject to annual reduction after three years—the reduction this year ranges from 15 to 40 per cent. on the premium.

The organization and list of correspondents of this Company are now so extended throughout America and Europe, also Australia, India, and all parts of the civilized world, that the most complete and reliable information is at its command as to the *antecedents* of Employees, which is really of the first importance to Employers, in order that they may be assured of the trustworthiness of those in whose hands they contemplate, or are already, trusting their affairs. Its system, also, of periodical revision of those Employees on the Company's Books, is ample, and is often of considerable value and protection to the Employer.

Over \$110,000 have been already paid by this Company for losses by unfaithful Employees, *without contest at law*.  
The Available Assets of the Company (at 31st Dec., 1879) over and above capital at call, were ..... **\$125,647**

And the Gross Resources ..... **\$494,168**

## HEAD OFFICE, 260 ST. JAMES ST., MONTREAL.

### DIRECTORS:

President, SIR A. T. GALT, K.C.M.G.

Vice-President, JOHN RANKIN, Esq.

The Hon. Jas. Ferrier.

Jas. Rose, Esq.

Edward Mackay, Esq.

D. Lorn Macdougall, Esq.

Thos. Cramp, Esq.

R. J. Reekie, Esq.,

Andrew Robertson, Esq.

J. G. Ross, Esq., (Quebec.)

Manager, Edward Rawlings.

TORONTO BOARD.—The Hon. Gov. Macdonald, The Hon. D. L. Macpherson, Col. C. S. Gzowski, Jno. S. Blaikie, Esq. A. R. MacMaster, Esq., General Agent.

Agencies in all the cities and principal towns in the Dominion, from whom prospectus, forms, reports and all information may be obtained, or from the undersigned,

**EDWARD RAWLINGS, Manager and Secretary,**  
Head Office, 260 St. James St., Montreal.