

## Insurance.

**NORTH BRITISH & MERCANTILE**

Fire &amp; Life Insurance Co.

ESTABLISHED 1809.

Subscribed Capital, £2,000,000 Stg

**ESTABLISHMENT IN CANADA**

MANAGING DIRECTORS.

D. Lorn MacDougall, Esq. Thos. Davidson, Esq.

DIRECTORS.

Gilbert Scott, Esq., of Messrs. Wm. Dow & Co.  
Charles F. Smithers, Esq., General Manager Bank of Montreal.

The Hon. Thomas Ryan, Senator.

**FINANCIAL POSITION OF THE COMP'Y**

As at 31st December, 1879.

Paid-up Capital,	£450,000 Stg.
Fire Reserve Fund,	794,577 "
Premium Reserve,	300,890 "
Balance of Profit and Loss Account,	47,003 "

Life Accumulation,	2,989,885 "
Annuity Funds,	311,962 "

Revenue for the year, 1879.

From Fire Department:	
Fire Premiums and Interest,	963,670
From Life Department:	
Life Premiums and Interest,	448,696

WILLIAM EWING, Inspector.

GEORGE N. AHERN, Sub-Inspector.

**R. N. GOOCH, Agent,**

26 Wellington St. E., TORONTO

Head Office for the Dominion in Montreal.

MACDOUGALL &amp; DAVIDSON, General Agents.

**DOMINION**

FIRE AND MARINE INSURANCE CO.

HEAD OFFICE, HAMILTON, CAN.

DEPOSIT WITH DOMINION GOV'T, \$50,000.

JOHN HARVEY (of J. Harvey & Co.) President.  
F. R. DESPARD, Manager.**H. P. ANDREW, Agent, Toronto.**

Head Office for Province of Quebec,

119 ST. FRAS. XAVIER STREET, MONTREAL.

**JOHN F. NOTT and CHAS. D. HANSON,**

Joint General Agents.

**VICTORIA MUTUAL**

FIRE INSURANCE COMPANY OF CANADA

**Hamilton Branch**

Within range of Hydrants in Hamilton.

**Water-Works Branch:**

Within range of Hydrants in any locality having efficient water-works.

**General Branch:**Farm and other non-hazardous property only.  
One branch not liable for debts or obligations of the others.

GEO. H. MILLS, President.

W. D. BOOKER, Secretary.

HEAD OFFICE, HAMILTON, ONT.

TORONTO BRANCH—CHAS. H. WADE, Agent.  
Office—19 Richmond St. East, S. W. corner Victoria and Richmond Streets.

## Insurance.

**THE STANDARD**  
LIFE ASSURANCE COMPANY.

ESTABLISHED 1825.

HEAD OFFICES:

Edinburgh, . . . . . Scotland.  
Montreal, . . . . . Canada.Amount of Policies in force over.. \$92,000,000  
Assets, upwards of . . . . . 26,000,000  
Claims paid to Canadian policy holders over  
**\$1,250,000.**R. H. MATSON, W. M. RAMSAY,  
Gen. Agt. Toronto Dist. Manager for Canada.  
Office—38 Toronto Street, Toronto.**PHENIX**

Fire Insurance Company of London

ESTABLISHED IN 1782.

AGENCY ESTABLISHED IN CANADA IN 1804.  
Unlimited liability of all the Stockholders, and large Reserve Funds. Moderate rates of premium.

GILLESPIE, MOFFATT &amp; Co.,

General Agents for Canada,

12 St. Sacramento St., Montreal.

ROBT. W. TYRE, Manager.

**London Guarantee & Accident Co'y.**

(LIMITED.)

CHIEF OFFICE, 10 MOORGATE-ST., E.C.

**TRUSTEES.**MATTHEW HUTTON CHAYTER, Esq., Chairman of the National Discount Co.  
THOS. FITZGERALD, Esq., Messrs. Fitzgerald, Solicitors, 20 St. Andrew-st., Dublin.  
JOHN YOUNG, Esq., Messrs. Turquand, Youngs & Co.**DIRECTORS.**J. P. BICKERSTETH, Esq., 96 St. James-st.  
D'ARCY CHAYTOR, Esq., Messrs. Chaytor & Webster, 155 Fenchurch-st.  
H. C. CHILTON, Esq., Director of English and Scottish Law Life Office.  
SIR THOS. DAKIN, Alderman, Director London & Lancashire Life Office.  
H. D. GOOCH, Esq., 4 Park Place Villas, Maida Hill.  
MAJOR W. FLETCHER GORDON, Director of Bombay Gas Co.  
W. H. HOLYLAND, Esq., Hurstpierpoint.  
JERVIS JOHN JERVIS, Esq., 11A New Square, Lincoln's Inn.  
A. R. KIRBY, Esq., 70 Cromwell Road, South Kensington.**BANKERS.**—ALLIANCE BANK, Limited, Bartholomew Lane, E.C.**SECRETARY.**—E. G. LAUGHTON ANDERSON.**HEAD OFFICE FOR CANADA.**—28 & 30 TORONTO STREET, TORONTO.**CANADIAN BOARD.**ROBERT HAY, Esq., M.P.  
ALFRED BOULTBEE, Esq., M.P.  
W. H. DUNSPAUGH, Esq., Vice-President, People's Loan & Deposit Co., Toronto.  
JAMES FRASER, Esq., Consulting Director Real Estate Loan & Debenture Co.**CHIEF AGENT IN CANADA.****A. T. McCORD, JUNR.**

The bonds of this Company are accepted as security by Her Majesty's Government, the High Court of Justice, Corporation of London.

An Order in Council has recently been passed by the Dominion Government accepting these bonds.

## Insurance.

**BRITON**  
Life Association,

(LIMITED).

Capital Half a Million Sterling

PAID UP £50,000 Stg.

Deposited with Dominion Government for the Special Security of Canadian Assurers.

\$50,000 TO BE INCREASED TO \$100,000.

CANADA BRANCH, . . . MONTREAL.

**JAS. B. M. CHIPMAN,**

Chief Offices: 429 Strand, London.

Toronto Office—17 Wellington St. W., Second Floor Federal Bank Buildings.

**GUARDIAN**

Fire and Life Assurance Company

OF LONDON, ENGLAND.

ESTABLISHED 1821.

Capital - - £2,000,000 sterling  
Invested Funds £2,956,000 sterling  
Dominion Deposit - \$100,343Gen. Agents for { ROBT. SIMMS & CO. } Montreal.  
Canada. { GEO. DENHOLM. }

Toronto—THOMPSON &amp; ARMSTRONG, 56 and 58 King St. East.

Kingston—VANDEWATER &amp; BETTS, Ontario St.

Hamilton—GILLESPIE &amp; POWIS, 20 James St. S.

**MUTUAL**

FIRE INSURANCE COMPANY

Of the County of Wellington.

Business done exclusively on the Premium Note system

F. W. STONE, CHAS. DAVIDSON,

President. Secretary.

Head Office, - - Guelph, Ont.

**LIVERPOOL & LONDON & GLOBE**

INSURANCE COMPANY.

Invested Funds, \$29,000,000

Investments in Canada, 900,000

Head Office, Canada Branch, Montreal.

BOARD OF DIRECTORS.

Hon. H. Starnes, Chairman; T. Cramp, Esq., Dep. Chairman; Sir A. T. Galt, G.C.M.G.; T. Hart, Esq.; G. Stephen, Esq.

Mercantile Risks accepted at Lowest Current Rates

Dwelling Houses and Farm Property Insured on Special Terms.

JOS. B. REED, G. F. C. SMITH,

Toronto Agent, Chief Agent for the Dominion, Montreal

**THE QUEEN'S HOTEL,**

GALT,

Is beautifully situated fifty yards from the Grand River, making it one of the coolest summer resorts in Ontario. Being under new and able management, and properly furnished for the comfort of its patrons, intending visitors may have special rates by the week or month. MINERAL BATHS but a few minutes drive from the hotel. Splendid fishing, boating, drives and walks, affording every inducement to pleasure seekers.

Address—C. LOWELL, Lock Box 13.

On line of C. V. R., G. T. R. &amp; G. W. Railways