

THE  
**Colonial Life Assurance Company.**

HEAD OFFICES: EDINBURGH AND MONTREAL.

**CAPITAL - - ONE MILLION \$ts.**  
REVENUE (1862) £130,000 STERLING.

**BOARD OF DIRECTORS AT MONTREAL:**

The Hon. JUSTICE M'CORD, one of H. M.'s Justices of the Superior Court of Lower Canada, *Chairman.*  
BENJAMIN H. LEMOINE, Esq., Cashier of "La Banque du Peuple." | HENRY STARNES, Esq., M.P.P.  
A. SIMPSON, Esq.  
R. S. TYLEE, Esq., Merchant.

*Medical Adviser.*

GEORGE W. CAMPBELL, M.D.

*Manager.*

WILLIAM MILLER RAMSAY.

*Inspector of Agencies*—RICHARD BULL.

Profits divided every five years. Next division, 1864.  
The Bonus may be added to the Policy, taken for a present payment in cash, or applied in reduction of premiums.

A policy for £1,000, opened in 1847, was increased, in 1859, by the bonuses to £1,235.

Claims settled in three months, or at once, if preferred, under discount.

Policies with profits purchased after *one year's* premium has been paid.

All information on the subject of Life Assurance will be given at the Head Office or at any of the Agencies.

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

**NORTH BRITISH AND MERCANTILE  
Fire and Life Insurance Company.**

ESTABLISHED 1809.

ACCUMULATED FUND } CAPITAL, £2,000,000 STERLING. { ANNUAL REVENUE }  
£2,122,828 8s. 5tg. } { £422,401 2s. 2d. 5tg. }

**CANADA BRANCH ESTABLISHMENT.**

*Managing Directors.*

D. LORN MACDOUGALL, Esq. THOMAS DAVIDSON, Esq.

*Ordinary Directors, all of whom are Stockholders.*

THE HON. LOUIS RENAUD, M.L.C. | THE HON. THOS. RYAN, M.L.C., MERCHANT.  
THE HON. JOHN ROSE, M.P.P. | JAMES LAW, Esq., MERCHANT.

DAVID DAVIDSON, Esq.

H. J. JOHNSTON, *Local Secretary.* MACDOUGALL & DAVIDSON, *Gen. Agents for Canada.*  
OFFICE IN MONTREAL, Nos. 2, 4, & 5, MERCHANT'S EXCHANGE.

**AGENCIES.**

Belleville.....J. C. FRANCK.  
Brantford.....W. J. BUCHANAN.  
Brockville.....W. M. HOLMES.  
Colbourg.....C. H. MORGAN.  
Ormswall.....A. NESS.  
Dundas.....THOMAS H. MCKENZIE.  
Goderich.....F. W. THOMAS.  
Guelph.....E. M. MOORE.  
Hamilton.....E. L. RYDIE & Co.  
Kingston.....A. DRUMMOND.  
London.....J. N. MCDERMOT.  
Ottawa.....P. PARSON HARRIS.  
Paris.....WARREN TOTTEN.  
Peterborough.....R. J. DALLAN.

Perth.....R. RICHARDSON.  
Picton.....JAMES GRAY.  
Quebec.....RYAN BROTHERS & Co.  
St. Marys.....W. RICHARDSON.  
Simons.....S. READ.  
Stratford.....C. M. SMYTH.  
St. Thomas.....E. M. YARWOOD.  
Toronto.....JNO. C. BRYKEMAN.  
Waterloo.....A. MACKENZIE.  
Whitby.....THOS. DOW.  
Woodstock.....JNO. COGHILL.  
St. Catharines.....THOMAS L. HELLIWELL.  
Three Rivers.....C. R. OGDEN.

Lowest Rates, corresponding to the Risk, charged.

Losses settled with Promptitude and Liberality.

ENVELOPES FROM \$1 PER 1,000, FOR SALE BY W. C. CHEWETT & CO., TORONTO.