

Insurance.

The Canada Insurance Union.

OCEAN MARINE,
 Comprising the following Insurance Companies. Incorporated by the Dominion of Canada:
THE BRITISH AMERICA ASSURANCE CO.
THE MONTREAL ASSURANCE COMPANY,
THE WESTERN ASSURANCE COMPANY,
 AND
A UNION OF UNDERWRITERS
 WILL RECEIVE APPLICATIONS FOR
OCEAN MARINE INSURANCE,
 AND ISSUE
BINDING POLICIES
 ON HULLS, FREIGHT & CARGOES.
 Losses payable in Montreal or in Great Britain, at option of the Assured.
JOHN RHYNAS, ATTORNEY,
 COMMERCIAL CHAMBERS,
 96 ST. FRANÇOIS XAVIER STREET,
 MONTREAL.

PHENIX MUTUAL

Life Insurance Company, of Hartford, Conn.

ASSETS OVER.....\$5,000,000.
 ISSUES POLICIES OF ALL KINDS,
 either on the "HALF-NOTE" or "ALL CASH" plans,
 AND DIVIDES ALL THE
PROFITS ANNUALLY AMONGST THE INSURED.
ANGUS R. BETHUNE,
 GEN. AGENT, MONTREAL.
GEO. B. HOLLAND,
 AGENT, TORONTO, AND
 INSPECTOR OF AGENCIES.
 GOOD ACTIVE MEN WANTED
 to act as Agents in unrepresented localities.
 8-ly

Phenix

Fire Assurance Company
 LOMBARD ST. AND CHABING CROSS,
 LONDON, ENG.
 Insurances effected in all parts of the World.
 Claims paid
WITH PROMPTITUDE and LIBERALITY.
MOFFATT, MURRAY & BEATTIE,
 Agents for Toronto,
 36 Yonge Street.

Insurance.

LONDON and LANCASHIRE

Life Assurance Company.

CAPITAL.....£1,000,000 Stg.
 Deposited at Ottawa for the security of Canadian
 Policyholders.....\$67,000
DIRECTORS IN LONDON—HEAD OFFICE.
L. W. RUSSELL, Esq., M.P. (Chairman of the National Discount Company.)
Mr. Alderman Hale (ex-Lord Mayor of London.)
J. H. Mackenzie, Esq., 79 Old Broad Street.
Mr. Alderman Dakin (President G. W. Railway of Canada).
Lightly Simpson, Esq., Gower Street, Bedford Square.
Thomas Stenhouse, Esq., Merchant.
CANADA BOARD—MONTREAL.
Wm. Workman, Esq. (President City Bank).
Alex. M. Delisle, Esq. (Collector of Customs).
Louis Beaudry (Managing Director of Montreal City Gas Company).
MANAGER & ACTUARY:—Wm. Palin Clirchugh, Esq., F.I.A.
THIS Company transacts every description of Life Insurance on favorable terms.
 Policies issued on the Limited Payment and Endowment Plans; and one-half the Premium loaned at 5 per cent. per annum.
 A special reduced Table of Premiums, applicable to Clergymen, has been adopted, copies of which can be had on application.
THOMAS SIMPSON, General Agent, Montreal.
THOMAS DREWRY, Agent, Toronto. 12-ly.

Etna

Life Insurance Company,

OF
HARTFORD, CONNECTICUT.
THE ETNA is not surpassed in economical management in financial ability, in complete success, in absolute security, by any company in the world.
 Its valuable features
LOW CASH RATES
 ANNUAL DIVIDENDS, JUST NOT-FORFEITURE SYSTEM,
 Commend themselves to those desiring Insurance in any form.
JOHN GARVIN,
 General Agent,
 No. 2 Toronto Street, Toronto.

The Citizens' Insurance Company

(OF CANADA.)
 AUTHORIZED CAPITAL.....\$2,000,000
 SUBSCRIBED CAPITAL.....\$1,000,000
DIRECTORS.
HUGH ALLEN, President.
GEORGE STEPHEN, C. J. BRYDGES.
ADOLPHE ROY, HENRY LYMAN.
EDWIN ATWATER, N. B. CORSE.
 Life and Guarantee Department:
OFFICE.....71 GREAT ST. JAMES STREET.

THIS Company—formed by the Association of nearly 100 of the wealthiest citizens of Montreal—is now prepared to grant policies of LIFE ASSURANCE and Bonds of FIDELITY GUARANTEE.
 Applications can be made to the Office in Montreal, or through any of the Company's Agents.
 44 **EDWARD RAWLINGS, Manager.** 30-1f

Insurance.

THE SCOTTISH AMICABLE

Mutual Life Assurance Society.

A. D. 1825.
 Head Office—29 ST. VINCENT PLACE, GLASGOW.
President—THE DUKE OF ROXBURGH.
Vice-Presidents—THE DUKE OF BUCKLEIGH, LORD COLONSAY, and Mr. SHERIFF BELL.
ORDINARY DIRECTORS.
William Crawford, Esq., Merchant.
Rev. Norman McLeod, D.D.
Mark Sprot, Esq., of Grankirk.
Geo. Readman, Esq., Banker.
Thomas Hill, Esq., of Merrylee.
Jas. Arthur, Esq., of Barshaw.
M. E. Robinow, Esq., Merchant.
Alexander Paul, Esq., Manufacturer.
Manager—JOHN STOTT, Esq.
Secretary—CHAS. PRENTICE, Esq.
FINANCIAL POSITION, 1870.
 Annual Income of the Society.....£212,062 stg.
 Accumulated and Invested Funds.....£1,334,073 "
 Assurances in force.....£5,456,431 "
"MINIMUM" ANNUAL PREMIUMS FOR AN ASSURANCE OF \$1,000.

Age.	\$ c.	Age.	\$ c.	Age.	\$ c.
20.....	14 25	35.....	21 08	50.....	35 28
25.....	16 00	40.....	24 73	55.....	43 18
30.....	18 29	45.....	29 33	60.....	53 50

A special Pamphlet explaining this system, with full tables of rates, and other necessary information, may be had on application to

JAMES NELSON, GENERAL AGENT,
 No. 65 ST. JAMES STREET, MONTREAL,
 Or any of the Local Agents of the Society.
 Agents wanted throughout the Dominion, in places where the Society is not already represented. 43

Hastings

Mutual Insurance Company.
 HEAD OFFICE.....BELLEVILLE, ONTARIO

THIS Company grants Insurances into two branches, viz A Farm Branch, and Non-hazardous Town and Village Branch—and members of one branch not liable for losses in the other branch, and the working expenses apportioned according to the amount of business done in each branch.

MACKENZIE BOWELL, M.P., President.
DR. GEO. H. BOULTER, M.P.P., Vice-President.
JAMES H. PECK, Secretary-Treasurer.
MERCHANTS' BANK, Bankers.
 First-class influential Agents wanted, East and West, to whom exclusive country will be assigned, and good Commissions allowed. Good testimonials and security will be required. Applications will be received, accompanied with good testimonials, by
JAMES H. PECK, Secretary,
 Belleville, Ont.

LIFE ASSOCIATION OF SCOTLAND.

Invested Funds Upwards of £1,000,000 Sterling.

THIS Institution differs from other Life Offices, in that the BONUSSES FROM PROFITS are applied on a special system for the Policy-holder's personal 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, or a provision for old age of a most important amount in one cash payment, or a life annuity, without any expense or outlay whatever beyond the ordinary Assurance Premium for the Sum Assured, which remains intact for Policy-holders' heirs, or other purposes.

CANADA—MONTREAL—PLACE D'ARMES.

DIRECTORS:

DAVID TORRANCE, Esq., (D. Torrance & Co.)
GEORGE MOFFATT, (Gillespie, Moffatt & Co.)
ALEXANDER MORRIS, Esq., M.P., Barrister, Perth.
Sir G. E. CARTIER, M.P., Minister of Militia.
PETER REDPATH, Esq., (J. Redpath & Son.)
J. H. R. MOLSON, Esq., (J. H. R. Molson & Bros.)
 Solicitors—Messrs. TORRANCE & MORRIS.
 Medical Officer—**R. PALMER HOWARD, Esq., M.D.**
 Secretary—**P. WARDLAW.**
 Inspector of Agencies—**JAMES B. M. CHIPMAN.**
 TORONTO OFFICE—No. 32 WELLINGTON STREET EAST.

R. N. GOOCH, Agent.

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

Capital, Surplus and Reserved Funds.....\$17,005,026.
 Life Reserve Fund.....\$9,865,100.
 Daily Cash Receipts.....\$20,000

Directors in Canada:

T. B. ANDERSON, Esq., Chairman (President Bank of Montreal).
HENRY STARNES, Esq., Deputy Chairman (Manager Ontario Bank).
E. H. KING, Esq., (General Manager Bank of Montreal).
HENRY CHAPMAN, Esq., Merchant.
THOS. CRAMP, Esq., Merchant.

FIRE INSURANCE Risks taken at moderate rates, and every description of Life Assurance effected, according to the Company's published Tables, which afford various convenient modes (applicable alike to business men and heads of families) of securing this desirable protection.

JAMES FRASER, Esq., Agent Fire Department, 5 King Street West, Toronto.
THOMAS BRIGGS, Esq., Agent, Kingston.

F. A. BALL, Esq., Inspector of Agencies, Fire Branch.
T. W. MEDLEY, Esq., Inspector of Agencies, Life Branch.
WILLIAM HOPE, Agent Life Department, 18 King Street East.
G. F. C. SMITH,
 Chief Agent for the Dominion,
 Montreal.

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