#### Insurance.

### CANADA

#### Life Assurance Compahy.

ESTABLISHED 1847.

THE RECENT FAILURES OF INSURANCE Companies, and the discoveries of frauds in their accounts and securities, naturally causing anxiety, it will be satisfactory to assurers in the

#### CANADA LIFE

to know that in it every means are adopted to secure accuracy and faithfulness in its accounts and statements, as well as for the

#### SECURITY AND SAFE CUSTODY

of its funds and property. This may be seen by the follewing documents:

ist. The report by a COMPETENT AND SKILFUL AUDITOR, showing that the books, accounts, and securities are accurately and safely kept.

and. The Report by a Committee of Directors, showing that they have SEEN and iDENTIFIED the VARIOUS SECURITIES held by the Company, and that these are valuable for the sums they represent.

3rd, The report and valuation of the position of the Company by the highest and most competent actuarial authority, the

HON. ELIZUR WRIGHT, of BOSTON,

A Comparison of the Company's Profit Bonuses, and its rates for assurances, with those of other offices is invited. Agencies throughout the Dominion, where every information can be obtained, or at the

HEAD OFFICE IN HAMILTON, ONT.

A. G. RAMSAY, MANAGER.

Agent in Toronto,-E. BRADBURNE, Esq.

Toronto Street.

General Agent for Eastern Ontario,

GEORGE A. COX, Peterborough,

IV

### 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 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 tually 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 or services within the British Provinces.

TORONTO AGENCY, 5 KING ST, WEST:

JAMES FRASER, Agent. Oct. 17-9-191.

#### Reliance

Mutual Life Assurance Society. OF LONDON, ENGLAND. Established 1840. 

Head Office for the Dominion of Canada:

AGENTS:

MESSRS. CLARK & FIELDE, Stock Brokers, &c., 2 Wellington Chambers, Jordan Street, Toronto.

#### Insurance.

#### 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 are applied on a special system for the Policy-noizers 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 Mofiatt & 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. Sccretary-P. WARDLAW.

Inspector of Agencies-JAMES B. M. CHIPMAN. TORONTO OFFICE-No. 32 WELLINGTON ST. EAST. R. N. GOOCH, Agent.

#### WESTERN

Assurance Company,

INCORPORATED 1851.

CAPITAL.....\$400,000. FIRE AND MARINE.

HEAD OFFICE......TORONTO, ONTARIO.

Hon. JOHN McMURRICH, President. CHARLES MAGRATH, Vice-President.

CHARLES MAGRATH, Vice-President.

DIRECTORS.

JAMES MICHIE, ESQ. NOAH BARNHART, ESQ.
JOHN FISKEN, ESQ. ROBERT BEATTY, ESQ.
A. M. SMITH, ESQ. W. GOODERHAM, Jr., ESQ.
JAMES G. HARPER, ESQ.
B. HALDAN, Sceretary.
WM. BLIGHT, Fire Inspector.
CAPT. J. T. DOUGLAS, Marine Inspector.
JAMES PRINGLE, General Agent.

INSURANCES effected at the lowest current rstes on Buildings, Merchandize, and other property, against loss or damage by fire.

On Hull, Cargo, and Freight against the perils of Inland

On Cargo Risks with the Maritime Provinces by sail

On Cargoes by steamers to and from British Ports.

# London Assurance Corporation,

FIRE AND LIFE.

Established by Royal Charter, 1720.

Funds in Hand.....£20,403,533 17s. 4d. Stg. HEAD AGENT, MONTREAL-R. H. STEPHENS.

No. 56 St. Francois Xavier Street. S. F. HOLCOMB, Agent. No. 2, Exchange, Toronto.

# Imperial<sup>\*</sup>

Fire Insurance Company of London. No. 1 OLD BROAD STREET, AND No. 16 PALL MALL. ESTABLISHED 1803.

Canada General Agency,-

RINTOUL BROS., 24 St. Sacrament Street, Montreal. JAMES E. SMITH, Agent,

Toronto, 3 Manning's Block, Front Street.

#### The Victoria

# Mutual Fire Insurance Company of Canada.

Insures only Non-Hazardous Property at low rates.

BUSINESS STRICTLY MUTUAL.

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

Aug. 15-191

#### Insurance.

# The Liverpool & London & Globe

Insurance Company.

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

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.
HENNY CHAPMAN, Esq., Merchant.
THOS. CRAMP, Esq., Merchant.

THE INSURANCE KISKS TAKEN AT MODerate rates, and every description of Life Assurance effected, according to the Company's published Tables, which afford various convertient 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.

## North British and Mercantile

Insurance Company.

ESTABLISHED 1809.

The £6 5s. paid shares of this Company are now quoted on the London Steck Fxchange at £28 10s. Stg.

Fire and Life Insurances effected on the most favorable

#### Toronto Branch.

Local Offices, Nos. 4 and 6 Wellington Street. FIRE DEPARTMENT ... R. N. GOOCH, Agent. LIFE DEPARTMENT ... H. L. HIME, Agent.

General Agents for Canada-

MACDOUGALL & DAVIDSON.

# The Gore District

# Mutual Fire Insurance Company

Mutual Fire Insurance Company

RANTS INSURANCES ON ALL DESCRIPIt is the only Mutual Fire Insurance Company which assesses its Policies yearly from their respective dates; and
the average yearly cost of insurance in it, for the past
three and a half years, has been nearly TWENTY
CENTS IN THE DOLLAR less than what it would
have been in an ordinary Proprietary Company.

THOS, M. SIMONS,
Secretary and Treasurer.

ROBT. McLEAN, Inspector of Agencies.

THE MONETARY TIMES AND TRADE ERVIEW-INSURANCE CHRONICLE

DEVOTED TO

Finance, Commerce, Insurance, Railways, Mining, Public Companies, Invest-ments, and Joint Stock Enterprise.

ISSUED EVERY FRIDAY MORNING.

SUBSCRIPTION PRICE:

CANADIAN SUBSCRIBERS ...... 82 a year. AMERICAN 44

Canadian Postage pre-paid on Foreign Subscriptions. Office-No. 60 Church Street, Toronto, Ontario

J. M. TROUT,

Business Manager.

Printed at THE EXPRESS Printing, Bookbinding, a Publishing Establishment, 67 Yonge St., Toronto.