

# IMPORTANT ANNOUNCEMENT.

## LONDON & LANCASHIRE

### LIFE ASSURANCE COMPANY.

#### LONDON, ENGLAND.

The Directors have made it their study to adopt the various improvements from time to time in connection with Life Assurance, and they would particularly direct attention to the following **IMPORTANT ARRANGEMENTS** in regard to their

#### CANADIAN BRANCH.

In addition to the sum of \$100,000 which has been deposited in Cash with the Canadian Government, for the exclusive benefit of Canadian Policy-holders, the Directors have decided to invest in first-class Canadian Securities the whole of the earnings of this Branch, which, from the fact of a higher rate of interest being obtainable in Canada, will enable the Company to reduce very materially its

#### RATES OF PREMIUM

for Canada; and a comparison of the Company's re-adjusted rates with those of other Offices is invited.

The Directors have also determined, in order that this Branch may in every respect be placed on a footing of equality with the local offices, to empower the Canadian Board with full authority.

1st.—To dispose finally of all Proposals submitted for Assurance.  
2nd.—To settle, without reference to the Head Office, all claims arising in Canada.

3rd.—To Invest in first-class Securities in Canada.

Thus giving to the Public all the advantages of a Local Institution, with the Security of a British Office.

#### HEAD OFFICE FOR CANADA:

MOLSON'S BANK CHAMBERS, ST. JAMES STREET,  
MONTREAL.

Directors:—William Workman, Esq., Chairman; Alexander M. Delisle, Esq.; C. A. Leblanc, Esq., Sheriff of Montreal; Hon. Donald A. Smith, M.P. MEDICAL OFFICERS: Geo. E. Fenwick, Esq., M.D., Professor of Surgery, McGill College; Arthur A. Brown, Esq., M.D.

Manager for Canada, **WILLIAM ROBERTSON.**

Active, energetic Agents wanted throughout the Dominion, to whom liberal inducements will be offered.

# THE

## MERCHANTS' MARINE INS.

COMPANY OF CANADA.

CAPITAL - - - - - \$1,000,000

With Power to Increase to \$2,000,000.

Head Office, Montreal.

#### BOARD OF DIRECTORS:

WM. DARLING, Esq., President.

A. W. OGILVIE, Esq., M.P.P., Vice-President.

EDWARD MACKAY, Esq. SAM. WADDELL, Esq. JAMES LORD, Esq.

ALEX. WALKER, Esq. JAMES O'BRIEN, Esq. W. WITTHALL, Esq., Que.

JAMES MACDOUGAL, Esq. W. R. OSWALD, Esq. D. C. THOMSON, Esq., Q.

C. H. GOULD, Esq. AUGUSTIN CANTIN, Esq. F. M. AUDET, Esq., Que.

HON. PETER MITCHELL, M.P.

This purely CANADIAN COMPANY is now prepared to take every description of Inland and Ocean Marine Insurance, on the most favourable terms, throughout the Dominion.

J. K. OSWALD,  
General Manager

# THE CANADA LIFE

## ASSURANCE COMPANY.

ESTABLISHED 1847.

CAPITAL & FUNDS, OVER \$3,000,000.

Managing Director and President.—A. G. RAMSAY, F.I.A.

Vice-President—JAS. HAMILTON, M.D.

Secretary—R. HILLS.

The Rates charged are LOWER than those of other Companies.

It has the LARGEST BUSINESS of any Company in Canada.

The PROFIT BONUSES added to Life Policies are LARGER than given by any other Company in Canada.

It has occurred that Profits not only altogether EXTINGUISH all Premium Payments, but, in addition, yield the holder an ANNUAL SURPLUS.

The great increase in the business of Canadian Life Companies was recently alluded to in Parliament, by the Minister of Finance, and the last Government Returns show that the Canada Life still maintains its lead and pre-eminence of all other Companies.

It having been lately intimated by the representatives of American Companies, that the legislation contemplated by Government would lead to their altogether withdrawing from Canada, assurers in such Companies desirous of joining an Institution like the Canada Life, permanently established in the country, are informed that in many cases this can be done, WITH AN ACTUAL REDUCTION OF YEARLY EXPENSE.

Rates for the various systems of Assurance may be learned upon application at the Head Office in Hamilton, or at any of the Company's Agencies.

**R. POWNALL**, General Agent for Province of Quebec.

CANADA LIFE BUILDING,

182 ST. JAMES STREET, MONTREAL.

# FIRE and MARINE

## INSURANCE.

# THE BRITISH AMERICA

Assurance Company.

INCORPORATED 1833.

#### HEAD OFFICE:

Cor. of Court and Church Streets, Toronto.

#### BOARD OF DIRECTORS:

HON. G. W. ALLAN, M.L.C.

GEORGE J. BOYD, Esq.

HON. W. GAYLEY.

PELEG HOWLAND, Esq.

ED. HOOPER, Esq.

HUGH McLENNAN, Esq.

PETER PATERSON, Esq.

JOS. D. RIDOUT, Esq.

JNO. GORDON, Esq.

GOVERNOR ... .. PETER PATTERSON, Esq.

DEPUTY GOVERNOR ... .. HON. WM. GAYLEY.

Marine Inspector ... ..

General Agents ... .. KAY & BANKS.

Insurances granted on all descriptions of property against loss and damage by fire and the perils of inland navigation. Agencies established in the principal cities, towns, and ports of shipment throughout the Province.

F. A. BALL, Manager