The Liverpool and London and Globe Insurance Company.

\$27,000,000 AVAILABLE ASSETS.

Losses paid in course of Thirty-five Years exceed FORTY MILLIONS OF DOLLARS.

Claims by CHICAGO FIRE, estimated at nearly \$3,000,000, are being liquidated, as fast as adjusted, without deduction.

Security, prompt payment and Liberality in Adjustment of its Losses are the prominent Features of this wealthy Company.

FIRE and LIFE POLICIES issued with very liberal conditions.

G. F. C. SMITH, Resident Secretary, Canada Branch,

INSURANCE DUEEN OF LIVERPOOL & LONDON.

CAPITAL. £2,000,000 Sterling.

LIFE ASSURANCE BRANCH.

One of the chief characteristics of the Company, in this Department of their business, is the plan of Non-Forfeiture of Policies.

exhibited in the following clause, and to which attention is respectfully requested:

Non-forfeiture of Policies by the issue of Paid-up Policies:-" In case of the inability of the assured, from whatever causes, to continue the premiums on an ordinary Life Policy, the Company would, in consideration of the amount received, after a period of three years from the date of the assurance, issue a paid-up policy for that amount?

FIRE INSURANCE BRANCH.

The following are the chief advantages offered by this Company:

THE MONTREAL BOARD is fully empowered to accept Risks and issue Policies, and to consider and determine all questions brought before them.

THE RATES OF PREMIUM vary according to the nature of the Risk, and will be found as moderate as those of any other respectable English Company doing business in Canada.

LOSSES,-Prompt and liberal settlement of claims in this Department. The Montreal Board is empowered to settle Losses without referring them to the Chief Office in England.

RENT of Buildings may be insured to protect parties from Loss during reinstatement of Property destroyed or damaged by Fire.

GAS EXPLOSION .- Losses occasioned by explosion of Gas paid for.

LIGHTNING -Losses by Fire arising from Lightning made good. SHORT PERIOD INSURANCES on the usual advantageous terms.

By a special agreement with the Synod of the Church of Scotland in Canada, this Company is prepared to issue policies covering all insurable Church property at as low a rate as any other respectable Company, and, further, to remit 30 per cent. of all premiums received therefor to be applied for the benefit of the schemes of the Church as the Synod may direct.

RESIDENT SECRETARY AND GENERAL AGENT:

A. MACKENZIE FORBES,

13 St. Sacrament Street, Merchants' Exchange, Montreal.

SCOTTISH FIRE

Insurance Company

LIMITED CAPITAL, \$5,000,000.

Deposited in Canada, over \$100,000. MONTREAL BRANCH.

SCOTTISH PROVIDENT

INSTITUTION.

MUTUAL LIFE ASSURANC

ACCUMULATED FUND, \$9,000,000.

Deposited in Canada, over \$100,000 HEAD OFFICE IN CANADA: TORONTO BRANCH.

Board of Directors:

 $St. \ Francois \ Xavier \ Street.$ MONTREAL.

OSWALD BROTHERS.

General Managers.

ALEX. MITCHELL, Esq. JOSEPH MACKAY, Esq.

JAS, FERRIER, Jun., Eeq. DUNCAN COULSON, Esq.

ROBERT HAY, Esq. DONALD MACKAY, Esq. GEORGE HAGUE, Esq. JOHN SHAW, Agent.

Board of Directors:

JOHN ROBERTSON, Esq.