Insurance.

LONDON AND LANCASHIRE

Life Assurance Company.

Head Office for Canada, 235 St. James Street, MONTREAL.

Government Deposit, \$100,000. (For the Exclusive Benefit of Canadian Policy-holders.)

SPECIAL FEATURES.

Absolute Security—Non-Forfeitable Policies—Moderate Rates—Prompt Settlement of Claims.

The result of the recent valuation made on the strictest principles was a Bonus Distribution of 1 per cent. per annum as an addition to the whole Life participating Policies, equivalent to a percentage varying from 23 to 50 per cent. of the Premiums paid.

Reports and copies of the Accounts may be had on application. WILLIAM ROBERTSON

A. W. SMITH. Agent for Torento. Manager for Canada

UNION MUTUAL

Insurance Co'y, LIFE

A Quarter of a Century of sucessful business.

\$7,000,000 OF ASSETS.

Rigid Economy in Management.

Profits distributed among the Policy-holders.

Policies non-forfeitable.

Lower Cash Rates than any other Mutual Company, Place the Union Mutual among the most reliable of Inanjuace Companies.

> J. H. McNAIRN, General Agent,

Terento, Ont.

E. A. WARFIELD A. H. FOX.

HASTINGS MUTUAL

Fire Insurance Company,

Having raised a Guarantee Capital, now cover all classes of risks. Applications for agencies are solicited from qualified persons in all places not represented in Ontario.

JAMES H. PECK.

Secretary.

Belleville, July 17, 1873.

The Agricultural Mutual Assurance Association of Canada.

A purely mutual Company, avoiding all hazardous risks

 Capital 18t Of annually, 107.
 #231,242.25

 Cash and Cash items.
 77,289.50

 In hands of Dominion Government
 25,000.00

THIS old, well established, and reliable Company, continues to do the largest Farmers' business of any Com-pany in Canada. For the month of June, 1871, it issued the unprecedentedly large number of 1852 Policies!! a greater number than the total yearly issue of many Com-

Intending insurers will note:-

1st. That its rates are as low as those of any respon-sible Company in the Dominion, and lower than those

of a great many.

2nd. That parties insuring have the choice of either the Premium note or cash systems, and that on either system the Premium stated in the Policy constitutes the whole liability of the member.

3rd. The large amount of cash on hand enables it to

meet all its engagements promptly.

4th. Being purely mutual, all profits accumulate for the benefit of the members, and area t paid away to go into the pockets of stockholders, as a the case in pro-

Prietary companier

Having in the last ten years distributed over \$400,000 Having in the last ten years distributed over Adoo, on in settlement of losses, and ever having been up to the mark in paying honest claims, and meeting all its engagements, the Directors look forward for a continuance of the preference already shewn in favor of this Company over all foreign offices and new local ventures.

D, C. MACDONALD, Secretary.

COADY General Agent and Inspector.

Agents' Directory,

J. E. THOMPSON, Real Estate Agent & Stock Broker.
Agent for the Guardian Ass. Co., Agricultural Mut.
Ass. Co., Waterloo Mut. Fire Ins. Co., 44 Adelaide St. East, Toronto.

JAMES H. PECK, Agent for Lancashire, Ætna, and Andes Fire Insurance Companies, also Sec and Treas. Hastings Mutual Fire Insurance Co, Belleville, Ont.

O. W. COWARD & CO., Com. & Produce Merchants, Agents for the Liv. and Lon. and Globe Fire and Life, Com. Union Fire and Life, Andes Fire and Marine Ins. Co's, Ottawa

WM. MOWAT, Sect. Co Perth Mutual F. I. Co., Ins. and Real Estate Agt, money invested in first class securities, mortgages in first-class securities for sale. Stratford O.

DIXIE WATSON, Official Assignee, Fire, Life and Accident Ins. Agent. First-class Companies represented. Money loaned, and collections made—Goderich, Ont.

GEORGE GROVES, Official Assignee, Real Estate and Insurance Exchange—Agent, Imperial Fire In-surance Co., Commercial Union, Fi. e and Life, Isolated Risk, Fire Ins. Co.—St. Catharines Ont.

JOHN H. MILLER, Agent for North British and Mercantile, British America, Western, Ætna, Fire and Life, Travellers Life and Accident, &c.-Broker, Landagent, &c .- Galt, Ont.

THOS. MILLER, Official Assignee, Accountant, Insurance—Fire and Life—and Real Estate Agent. Debts Collected. Money to Loan and Invested. Stratford, Ont.

KERR & ANDERSON, Official Assignees and Accountants. Money to loan on Real Estate, Mortgages bought. Office, cor. Church & Court sts. Toronto.

T. & W. PENNOCK, Fire and Life Insurance J. T. & W. PENNOCK, Fire and Lite Insurance Agents and Adjusters, representing first-class Com-panies through the whole of the Ottawa Valley, Ottawa.

POBERT D. VIBERT, Fire and Marine Insurance Agent; General Commission and Land Agent, Auctioneer and Broker &c. Perce, Gaspe, P. Q.

D. S. R. DICKSON, Notary Public, Commissioner, &c., Money, Land and General Insurance Agent-Offices, River street, Paris, and Roy's Buildings, Brantford

GEO. A. COX, General Agent, Canada Life, East-ern Ontario Branch. Also agent for North British & Mercantile, Imperial, Commercial Union, Western and Hartford Fire Insurance Co's., Peterboro'.

C. E. L. JARVIS, Insurance and Commission Agent General Agent, Queen Insurance Co. of Liverpool and London. St. John, N.B.

ROBERT MARSHALL, Notary Public, Agent for the Montreal, British America & Quebec Marine Insurance Co.'s and for the Imperial, Ætna, and Hartford Fire Insurance Companies. St. John, N.B. 22

GREGORY & YOUNG, Agents for Imperial Fire Ins.
Co., Commercial Union Fire and Life, Montreal
Marine, and Equitable Life Ass. Soc. Hamilton.

OWEN MURPHY, Insurance Agent and Gommission Merchant, Telegraph Building, (basement) No. 26 St. Peter street, Quebec.

JOHN GARVIN, General Agent for the Ætna Life Insurance Company of Hartford, Conn., for Western Canada. Office, Toronto street, Toronto.

GEORGE A. YOUNG, Agent Hamilton Branch, Royal Insurance Company, Fire and Life, corner James and Merrick streets.

D. PRINGLE, Agent for North British and Mer-Etna, of Hartford, Inland Marine, Hamilton, Ont.

F. FINDLAY, Accountant, Official Assignee,
Agent for Ætna Ins. Co. of Hartford; London
Assurance Corporation, and Edinburgh Life Assurance Assurance Corporation Company, Hamilton.

G. W. GIRDLESTONE, Fire, Life, Marine, Accident and Stock Insurance Agent, Windsor Ontario.

Very best Companies represented.

JAMES FRASER, Agent, Liverpool and London and Globe, and Sec'y Metropol'n Perm't Bldg. Soc'y, No. 5 King street West, Toronto.

PETER McCALLUM, Agent for the Lancashire Ins. Co.; Travelers Insurance Co.; Hartford Fire Ins. Co.; Western Ins. Co., of Toronto; St. Catharines, Ont.

F. B. BEDDOME, Fire, Life, Marine and Accident Ins. Agent and Adjuster, Albion Buildings, London, Ont. None but the most reliable Companies represented.

D. B. BURRITT, Ins. and Real Estate Agent; Clerk Division Court. Debts Collected; Money to Loan, and Invested, &c., &c.; Stratford, Ont.

R. & H. O'HARA, Agents for Western, Queen, Andes and Hartford Fire Ins. Co., Travelers' Accident, and Canada Life Ins. Co. Bowmanville, Ont.

Insurance.

Fire and Marine Insurance.

THE BRITISH AMERICA

ASSURANCE COMPANY.

HEAD OFFICE:

Corner of Church and Court Streets, TORONTO.

BOARD OF DIRECTION .

Hon G. W. Allan, M.L.C., George J. Boyd, Esq., Huggles, Hon. W. Cayley, Peter Jos.
Peleg Howland, Esq., E: H
Jno. Gordon, Esq.

Hugh McLennan, Zaq.
Peter Paterson, Esq.,
Jos. D. Ridout, Esq.,
E: H. Rutherford, Esq.,

Governor: PETER PATERSON, Esq. Deputy Governor: E. H. RUTHERFORD, Esq.

Fire Inspector: E. Roby O BRIEN

Marine Inspector: CAPT. R. COURNEEN.

Insurances granted on all descriptions of property against loss and damage by fire and the perils of inland

Agencies established in the principal cities, towns, and ports of shipment throughout the Province;

F. A. BALL,

Manager.

PROVINCIAL

Insurance Company of Canada.

FOR FIRE AND MARINE INSURANCE.

HEAD OFFICE.... TORONTO STREET TORONTO, ONT PRESIDENT:

The Hon. J. H. Cameron, D. C. L., Q.C., M.P. VICE-PRESIDENT:

VICE-PRESIDENT:

Lewis Moffatt, Esq., of Moffatt, Bros.
OTHER DIRECTORS:

A. Campbell, Esq., of A. Cameron, Esq., Cashier, Merchants' B'k, Toronto.

A. J. MacDonell, Esq., President, Toronto Savings Bank, Toronto.
A. R. McMaster, Esq., of A. R. McMaster & Bro., Toronto.
A. R. McMaster & Bro., Toronto.
A. S. Howland, Esq., Vice-President Bank of Commerce, Toronto.

Michie & Co., Toronto.
W. Kay, Esq., Goderich.

ronto.

H. S. Howland, Esq., VicePresident Bank of Commerce, Toronto.

Manager.—Arthur Harvey, Esq., Geo. A. Hine, Esq.,
Asst.-Sec'y. Fire Inspector.—Wm. Henderson, Esq. General Agent, Marine Department.—Capt. C. G. Fortier.
Bankers.—The Canadian Bank of Commerce.
Insurances effected at reasonable rates on all description of property. Fairness in settlement and an equitable construction of Insurance contracts, are the invariable rules of the Company.

ARTHUR HARVEY, Manager.

THE ONTARIO MUTUAL

Life Assurance Company

I SSUE Policies on all the most approved methods. This Company is PURELY MUTUAL; its business confined to the Province of Ontario; its rates of Assus rance are self-sustaining, yet lower than others on the participating plan. There being no Stock-holders, all advantages go to the benefit of Policy-holders.

Dividends declared yearly after Policies are three year old.

WM. HENDRY, Manager, Waterloo, Ont.

ROYAL

Insurance Company.

Of Liverpool and London-Fire and Life.

Subscribed Capital \$10,000,000 Annual Income over 4,000,000 Funds in hand over...... 9,500,000

HEAD OFFICE FOR CANADA-MONTREAL.

Every description of property insured at moderate rates of premium

Life Assurances granted in all the most approved forms Gentlemen of position and influence desirous of acting as Agents in unrepresented districts, should apply to the

H. L. ROUTH, E. F. BEDDALL

Chief Agents for the Dominion. TORONTO OFFICE-Royal Insurance Bdgs., Yonge S F H. HEWARD, Agent.