

Insurance.

**NORTH BRITISH AND MERCANTILE FIRE & LIFE INSURANCE CO'Y,**

ESTABLISHED 1809.

Subscribed Capital ..... \$2,000,000 Stg  
 Subscribed Capital Paid-up ..... \$600,000 "  
 Subscribed but Uncalled Capital..... 1,800,000 "

**ESTABLISHMENT IN CANADA.**

**MANAGING DIRECTORS.**

D. Lorn MacDougall, Esq. Thos. Davidson, Esq.

**DIRECTORS.**

Gilbert Scott, Esq., of Messrs. Wm. Dow & Co.  
 Charles F. Smithers, Esq., General Manager Bank of Montreal.  
 The Hon. Thomas Ryan, Senator.

WILLIAM EWING, Inspector.  
 GEORGE N. AHERN, Sub-Inspector.

**R. N. GOOCH, Agent,**  
 26 Wellington St. E., TORONTO

**Head Office for the Dominion in Montreal.**

D. LORN MACDOUGALL,  
 THOMAS DAVIDSON,  
 General Agents.

**WANTED**

An active

**DISTRICT AGENT**

FOR TORONTO & NEIGHBORHOOD

for the

**Briton Life Association, (Limited.)**

Apply to

**JAS. B. M. CHIPMAN**  
 Manager for Canada,  
 Montreal.

**SURETYSHIP.**

**THE GUARANTEE CO.**

Of North America.

CAPITAL, fully subscribed, \$666,000  
 PAID UP IN CASH, (no notes) 290,000  
 ASSETS, over 350,000  
 DEPOSIT WITH GOV'T 57,000

This Company is under the same experienced management which introduced the system to this continent eighteen years ago and has since actively and successfully conducted the business to the satisfaction of its patrons.

Over \$150,000 has been paid in Claims to Employers.

HEAD OFFICE,—280 ST. JAMES ST., MONTREAL.

President: SIR A. T. GALT, G.C.M.G. Vice-President: JOHN RANKIN.  
 Managing Director: EDWARD RAWLINGS. Secretary: JAMES GRANT.

**Directors in Toronto:**

John L. Blaikie, Chairman, President Canada Landed Credit Co.  
 The Hon. J. O. Aikins, Minister of Inland Revenue.  
 C. S. Gzowski, Vice-President Ontario Bank.  
 Hon. D. L. Macpherson, President of the Senate.  
 F. Sutherland Stayner.  
 Jas. Michie, Director Canadian B'k Commerce.  
 Sir W. P. Howland, C.B., President Ontario Bank.

**Agents in Toronto.**

**JOHN STARK & CO.,**  
 Equity Chambers, Corner Adelaide & Victoria Sts.  
**EDWARD RAWLINGS,**  
 Managing Director.

Montreal, April, 1882.

N.B.—This Company's Deposit is the largest made Guarantee business by any Company, and is not liable for the responsibilities of any other risks.

Insurance.

**RATES REDUCED. THE STANDARD Life Assurance Co.**

ESTABLISHED 1825.

**HEAD OFFICES:**

Edinburgh, - - - Scotland.  
 Montreal, - - - Canada.

Total Risks ..... \$95,000,000  
 Accumulated Funds ..... \$7,500,000  
 Annual Income.....about 4,000,000  
 or over \$10,000 a day.  
 Claims paid in Canada.....over 1,200,000  
 Investments in Canada....." 1,000,000  
 Total amount paid in Claims during the last 8 years, over Fifteen Millions of Dollars, or about \$4,000 a day.

CLAIMS settled in Montreal, giving to this Company all the advantages of a local office, with the benefits of an extended business and connection otherwise.

FIXED SURRENDER VALUES.—See report submitted to Annual General Meeting of the Company, held 26th of April, 1870.  
 LOANS ADVANCED on Mortgage of Policies to the extent of the office value.

**MORTON & WRIGHT, W. M. RAMSAY,**  
 Gen. Agts. Manager for Canada.  
 Office—38 Toronto Street, Toronto.

**LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.**

Invested Funds, \$29,000,000  
 Investments in Canada, 900,000  
 Head Office, Canada Branch, Montreal.

**BOARD OF DIRECTORS.**

Hon. H. Starnes, Chairman; T. Oramp, Esq., Dep. Chairman; T. Hart, Esq.; Angus C. Hooper, Esq.; Edward J. Barleau, Esq.

Mercantile Risks accepted at Lowest Current Rates  
 Dwelling Houses and Farm Property Insured on Special Terms.

**JOS. B. REED, G. F. C. SMITH,**  
 Toronto Agent, Chief Agent for the  
 20 Wellington St. E. Dominion, Montreal.

**GUARDIAN**

Fire and Life Assurance Company,  
 OF LONDON, ENGLAND.

ESTABLISHED 1821.

Capital - - £2,000,000 sterling  
 Invested Funds £2,981,000 sterling  
 Dominion Deposit - \$100,343

Gen. Agents for {ROBT. SIMMS & CO. } Montreal  
 Canada. {GEO. DENHOLM. }

Toronto—HENRY D. P. ARMSTRONG, 58 King St. East.

Kingston—R. W. VANDEWATER, Ontario Street.

Hamilton—GILLESPIE & POWIS, 20 James St. S.

**The LION Life**

Insurance Company of London, Eng.

Subscribed Capital ..... \$4,600,000  
 Paid-up ..... 920,000  
 British Government Deposit..... 100,000  
 Canadian " ..... 50,000

**HEAD OFFICE FOR CANADA:**

42 ST JOHN STREET, MONTREAL.

**General Agents and active local**

**Agents Wanted in unoccupied Districts upon liberal terms.**

Apply to **F. STANCLIFFE,**  
 General Manager.

Insurance.

**T H H NORTH AMERICAN Life Assurance Co.**

Guarantee Fund, - - \$100,000  
 Deposited with Dom. Gov. 50,000

Hon. ALEX. MACKENZIE, M.P., President.  
 Hon. ALEX. MORRIS, M.P.F., Vice-Presidents.  
 JOHN L. BLAIKIE, Esq.,

The Tontine Investment Policy of The North American Life Assurance Company combines in one form the greatest number of advantages attainable in a Life Insurance Policy. It appeals at once to the intelligence of all who understand the principles and practice of Life Insurance.

All Policies whether on Life or Endowment Rates are subject to no higher charge in Premium Rates, in taking the "Tontine Investment" form. The extra benefits of this class are conditioned only upon continuance of the Policy for a certain specified term or Tontine period of ten, fifteen or twenty years, selected by the insured himself.

Two things most desired in Life Insurance are the certainty of protection in early death and profit in long life. These are combined in the "Tontine Investment Policy" of the North American Life Assurance Company, which also issues Annuities and all the ordinary approved forms of Life Policies.

Agents wanted. Apply to  
**WM. McCABE, Managing Director.**

**SUN**

Life Assurance Coy. of Canada.

MONTREAL.

CAPITAL, - - \$500,000.

T. WORKMAN, Esq., M. H. GAULT, Esq., M.P.,  
 President. Vice-President

**Unconditional Policies.**

No other company in Canada issues Unconditional Policies. They are entirely free from all vexatious restrictions regarding travel, occupation, habits, suicide, etc., and are absolutely indisputable when two years in force. They are thus the best commercial securities of their kind, as they cannot be forfeited by the acts of the assured.

**R. MACAULAY,**  
 Manager.

**THE LONDON Life Insurance Company OF LONDON, ONT.**

Licensed by the Ontario Legislature, deposits with the Government \$75,000.

Issues Life endowment and Accident Policies, all the most desirable forms.

Joseph Jeffery, Esq., President.

**WM. MARDON,**  
 Manager & Secretary

**SCOTT & WALMSLEY,**

Fire & Marine Underwriters.  
 Queen City Fire, Anchor Ins. Co.,  
 Canada Fire and Marine.

LONDON ASSURANCE CORPORATION,  
 HAND IN HAND FIRE,  
 CANADIAN LLOYDS,  
 ORIENT MUTUAL,  
 N. Y. OCEAN MARINE,

Capital Presented, - - \$19,000,000.

Rates fixed with regard to the Laws of Average and fair compensation for the hazard assumed.

Losses equitably adjusted and promptly paid.

**OFFICES:**

Queen City Fire Ins. Co's. Building,  
 NOS. 22, 24 & 26 CHURCH STREET,  
 TORONTO.