

**Insurance.**

## BRITON

### Life Association,

(LIMITED).

*Capital Half a Million Sterling.*

**PAID UP £50,000 Stg.**  
Deposited with Dominion Government for the Special Security of Canadian Assurers

**\$50,000 TO BE INCREASED TO \$100,000.**

**CANADA BRANCH, . . . MONTREAL**

**JAS. B. M. CHIPMAN,**  
Manager

Chief Offices: 429 Strand, London.  
Toronto Office—17 Wellington St. W., Second Flat, Federal Bank Buildings.

## GUARDIAN

### Fire and Life Assurance Company

**OF LONDON, ENGLAND.**

ESTABLISHED 1821.

**Capital - - £2,000,000 sterling**  
**Invested Funds £2,956,000 sterling**  
**Dominion Deposit - \$100,343**

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

Toronto: **THOMPSON & ARMSTRONG,** 56 & 58 King St. East.  
Kingston: **VANDEWATER & BETTS,** Ontario St.  
Hamilton: **GILLESPIE & POWIS,** 20 James St. South.

## PHENIX

### Fire Insurance Company of London.

ESTABLISHED IN 1782.

**AGENCY ESTABLISHED IN CANADA IN 1804**  
Unlimited liability of all the Stockholders, and large Reserve Funds. Moderate rates of premium.

**GILLESPIE, MOFFATT & Co.,**  
General Agents for Canada,  
12 St. Sacrament St, Montreal.

**ROBT. W. TYRE, Manager.**

## THE ACCIDENT

### Insurance Company of Canada.

*Incorporated by Dominion Parliament, A.D., 1872.*

**Authorised Capital, - - \$250,000**

**HEAD OFFICE, MONTREAL.**

President, Vice-President,  
**Sir A. T. GALT.** **JOHN RANKIN, Esq.**

MANAGER:  
**EDWARD RAWLINGS.**

TORONTO BOARD:

Hon. Jno. McMurrich, Jas. Michie,  
D. Galbraith, Jno. L. Blaikie.

AGENTS:  
**Alexander & Stark, County York.**

CITY AGENTS:

**John Haldan, Morton & Matson,**  
**A. W. Smith, Wm. Fahey,**  
INSPECTOR OF AGENCIES—**CHAS. WESTON.**

**THE ACCIDENT**  
Is the only Purely Accident Insurance Company in Canada; its business is more than twice that transacted by all the other Canadian Companies combined; it has never contested a claim at law, and is the only Canadian Company which has made the *Special Deposit with Government* for the transaction of Accident Insurance in the Dominion.

**Insurance.**

## THE STANDARD

### LIFE ASSURANCE COMPANY.

ESTABLISHED 1825.

HEAD OFFICES:

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

Amount of Policies in force over.... **\$92,000,000**  
Assets, upwards of..... **26,000,000**

Claims paid to Canadian policy holders over  
**One Million Dollars.**

**R. H. MATSON,** **W. M. RAMSAY,**  
Gen. Agt. Toronto District. Manager for Canada  
Office, 20 Equit; Chambers, Adelaide St. E., 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. Cramp, Esq., Dep. Chn.;  
Sir. A. T. Galt, K.C.M.G.; T. Hart, Esq.; G. Stephen, 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  
32 Adelaide St. E. for the Dominion, Montreal.

## MUTUAL

### FIRE INSURANCE COMPANY

Of the County of Wellington.

*Business done exclusively on the Premium Note System.*

**F. W. STONE,** **CHAS. DAVIDSON,**  
President. Secretary.

Head Office, . . . Guelph, Ont.

## The Mercantile

### FIRE INSURANCE COMP'Y.

Incorporated by Act of Ontario Legislature.

**CAPITAL.....\$200,000.**

HEAD OFFICE..... WATERLOO, ONTARIO.

OFFICERS

**J. E. BOWMAN, M.P.,** President.  
**J. W. WALDEN,** Vice-President.  
**P. H. SIMS,** Secretary.

Insurances granted on all descriptions of property against loss or damage by fire, at current rates.  
Agencies will be opened at the principal towns in Ont.

## DOMINION

### FIRE AND MARINE INSURANCE CO.

HEAD OFFICE, HAMILTON, CAN.

DEPOSIT WITH DOMINION GOV'T, \$50,000.

**JOHN HARVEY** (of J. Harvey & Co.,) President.  
**F. R. DESPARD,** MANAGER.

**H. P. ANDREW, Agent, Toronto.**  
Head Office for Province of Quebec,  
119 ST. FRS. XAVIER STREET, MONTREAL.

**JOHN F. NOTT and CHAS. D. HANSON,**  
Joint General Agents.

**Insurance.**

## METROPOLITAN LIFE

### INSURANCE COMPANY.

Cor: Park Place & Church St. New York

Has DEPOSITED with the Dominion Government for the benefit of CANADIAN POLICY HOLDERS \$100,000.

ITS NET ASSETS have been largely increased during the past year and now amount to \$2,122,216.

ITS NET SURPLUS to policy holders is \$360,464.

It issues ENDOWMENT POLICIES AT LIFE RATES, and affords the largest amount of protection at the least cost.

Nothing so complete is found in the ordinary life plan, tontine plan, or any other method of mutual, mixed or stock life insurance companies, as in the Reserve plan of the METROPOLITAN LIFE.

Liberal contracts made with agents in all unrepresented districts.

**F. A. MOORE,**  
10 King Street East, Toronto.  
MANAGER FOR PROVINCES OF ONTARIO AND QUEBEC.

**THOS. A. TEMPLE,**  
St. John, N.B.,  
Manager Maritime Provinces.

## NORTH BRITISH & MERCANTILE

### Fire & Life Insurance Co.

ESTABLISHED 1809.

Subscribed Capital, \$2,000,000 Stg.

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.**

### FINANCIAL POSITION OF THE COMP'Y.

1.—Funds as at 31st December, 1878.

Paid-up Capital.....	£350,000 Stg.
Fire Reserve Fund .....	794,577 "
Premium Reserve .....	305,65 "
Balance of Profit and Loss Account ....	57,048 "
Life Accumulation .....	£2,852,567
Annuity Funds.....	300,080 "

2.—Revenue for the Year, 1878.

From Fire Department:	
Fire Premiums and Interest.....	£976,160
From Life Department:	
Life Premiums & Interest.....	£438,737
Inte't &c., on Annuity Funds.....	12,040
	£450,777
Total Revenue .....	£1,426,937
	or, \$6,944,426 73

**WILLIAM EWING, Inspector.**  
**GEO. MAGE N. AHERN, Sub-Inspector.**

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

Head Office for the Dominion in Montreal.  
**MACDOUGALL & DAVIDSON, General Agents.**