Insurance.

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 As at 31st December, 1879.

| Paid-up Capital, Fire Reserve Fund, | £450,000 794.577 | Ste |
|---------------------------------------|---------------------|-----|
| Premium Reserve, | 300,890 | ** |
| Balance of Profit and Loss Account, - | 47,003 | " |
| | | |
| Life Accumulation, | 2,989,885 | " |
| Annuity Funds, | 311,962 | " |

Annuity Funds, -Revenue for the year, 1879.

From Fire Department: Fire Premiums and Interest, -From Life Department: Life Premiums and Interest, 963,670 448.696

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. LOBN MacDOUGALL, THOMAS DAVIDSON, General Agents.

THE NORTH AMERICAN

MUTUAL

INSURANCE COMPANY.

HEAD OFFICE:

Temple Chambers, 23 Toronto St. TORO MTO.

GUARRNTEE FUND,

\$100,000.

Deposited with the Dominion Government, \$50,000.

President, Hon. Alex. Mackenzie, M.P.; Vice-President, Hon. Alex. Morris, M.P.P.; Solicitor, J. K. Kerr, Esq., Q.C.; Medical Director, James Thorbur., Esq., M.D.; L. Goldman, Secretary.

This Company issues Policies upon all the most approved plans, and invites special attention to its form of Policy, which is most liberal and favorable form of Policy, which is most liberal and favorable to the insurer.

All profits in its mutual branch accrue to the Policy-holders therein.

Agents wanted in unrepresented districts.

Apply with references to

WM. McCABE, F.I.A., Managing Director.

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.

WM. FAHEY, 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.

RATES REDUCED.

Life Assurance Co.

ESTABLISHED 1825.

HEAD OFFICES:

Edinburgh, Scotland. Montreal. Canada.

Total Risks \$95,000,000
Accumulated Funds 27,500,000
Annual Income about 40,000
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 \$5,000 a day.

CLAIMS settled in Montreal, giving to this Com-pany 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.

R. H. MATSON. W. M. RAMSAY,

Gen. Agt. Toronto Dist. 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. Cramp, Esq., Dep. Chairman; T. Hart, Esq.; Angus C. Hooper, Esq.; Edward J. Barleau, Esq.

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

JOS. B. REED,

G. F. C. SMITH.

Toronto Agent, 20 Wellington St. E.

Chief Agent for the Dominion, Montreal

GUARDIAN

Fire and Life Assurance Company

OF LONDON, ENGLAND.

ESTABLISHED 1821.

- £2,000,000 sterling Invested Funds £2,981,000 sterling Dominion Deposit \$100.343

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

Toronto -THOMPSON & ARMSTRONG, 56 and 58 King St. East.

Kingston-R. W. VANDEWATER Ontario Street Hamilton-GILLESPIE & POWIS. 20 James St. S.

Insurance.

BRITON

LIFE ASSOCIATION

(LIMITED).

Chief Offices: 429 Strand, London, Eng.

REDUCED RATES.

JAS. B. M. CHIPMAN

WM. FAHEY, Toronto Agent, Manager for Canada,

9 Toronto Street.

Montreal.

Lutual Life Insurance Company.

OF MONTREAL.

CAPITAL,

\$500,000.

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

Unconditional Policies.

No other company in Canada issues Unconditional Policies. They are entirely free from all vexations 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.

Insurance Age

WANTED

Gentlemen of experience in the business

DISTRICT OR GENERAL AGENTS,

to represent jointly or separately

THE FIRE INSURANCE ASSOCIATION

THE LONDON & LANCANSHIRE LIFE ASSURANCE CO'Y.

-AND-

SPECIAL TERMS TO GOOD MEN.

Address with full particulars,

William Robertson, Manager for Canada, Montage