

**Insurance.**

**The Canada Insurance Union.**

OCEAN MARINE,  
Comprising the following Insurance Companies. Incorporated by the Dominion of Canada:

THE BRITISH AMERICA ASSURANCE CO.  
THE MONTREAL ASSURANCE COMPANY,  
THE WESTERN ASSURANCE COMPANY,

AND  
A UNION OF UNDERWRITERS

WILL RECEIVE APPLICATIONS FOR  
OCEAN MARINE INSURANCE,  
AND ISSUE  
BINDING POLICIES

On HULLS, FREIGHT & CARGOES.

Losses payable in Montreal or in Great Britain; at option of the Assured.

JOHN RHYNAS, ATTORNEY.

COMMERCIAL CHAMBERS,

96 St. FRANÇOIS XAVIER STREET,  
MONTREAL.

29-1f

**PHENIX MUTUAL**

Life Insurance Company, of Hartford, Conn.

ASSETS OVER.....\$5,000,000.

ISSUES POLICIES OF ALL KINDS,

either on the "HALF-NOTE" or "ALL CASH" plans,  
AND DIVIDES ALL THE

PROFITS ANNUALLY AMONGST THE INSURED.

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GEN. AGENT, MONTREAL.

GEO. B. HOLLAND,  
AGENT, TORONTO, AND  
INSPECTOR OF AGENCIES.

GOOD ACTIVE MEN WANTED

to act as Agents in unrepresented localities.

8-1y

**Phoenix**

Fire Assurance Company.

LOMBARD ST. AND CHURCH CROSS,  
LONDON, ENG.

Assurances effected in all parts of the World.

Claims paid

WITH PROMPTITUDE and LIBERALITY.

MOFFATT, MURRAY & BEATTIE,  
Agents for Toronto,  
36 Yonge Street.

**Insurance.**

**LONDON and LANCASHIRE**

Life Assurance Company.

CAPITAL.....£1,000,000 Stg.  
Deposited at Ottawa for the security of Canadian  
Policyholders.....\$67,000

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THIS Company transacts every description of Life Insurance on favorable terms.  
Policies issued on the Limited Payment and Endowment Plans; and one-half the Premium loaned at 5 per cent. per annum.

A special reduced Table of Premiums, applicable to Clergymen, has been adopted, copies of which can be had on application.  
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**The Ontario**

Mutual Fire Insurance Company.

HEAD OFFICE.....LONDON, ONT.

THIS Company is established for the Insurance of Dwelling-houses and non-hazardous property in Cities, Towns, Villages, and Country.  
Applications for Insurance made through any of the Agents.

S. McBRIDE, President.  
JAMES JOHNSON, Secretary-Treasurer. 16

**NORTH BRITISH AND MERCANTILE ASSURANCE COMPANY.**

Established 1809.

CAPITAL.....£2,000,000 Stg. | INVESTED FUNDS.....£2,838,118 18s. 8d Stg.  
ANNUAL REVENUE (1868).....£801,806 12s. 9d.

The £6 5s. Stg. paid Shares of this Company are now quoted on the London Stock Exchange at £21 10s. Stg., being over TWO HUNDRED PER CENT. PREMIUM.  
This old established and undoubted Company insure all desirable risks, whether in the LIFE or FIRE Department, on most favorable terms.

GENERAL AGENTS, CANADA ... .. MACDOUGALL & DAVIDSON.

LIFE DEPARTMENT.

Ninety per cent. of the whole Profits is divided among the assured on the participating scale. Profits divided every five years.  
Policies are indisputable after having been five years in force.  
Prospectuses and Tables of Rates can be obtained from the Agent.

16-6m

H. L. HIME,  
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FIRE DEPARTMENT.

All descriptions of property insured at the lowest current rates, with especially liberal terms for insurances upon Dwelling-houses and Household Furniture.  
Produce, and short period Risks generally, dealt with specially.

Apply to  
R. N. GOOCH,  
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**LIFE ASSOCIATION OF SCOTLAND.**

Invested Funds Upwards of £1,000,000 Sterling.

THIS Institution differs from other Life Offices, in that the BONUSES FROM PROFITS are applied on a special system for the Policy-holder's personal benefit and enjoyment during his own lifetime, with the option of large bonus additions to the sum assured. The Policy-holder thus obtains a large reduction of present outlay, or a provision for old age of a most important amount in one cash payment, or a life annuity, without any expense or outlay whatever beyond the ordinary Assurance Premium for the Sum Assured, which remains intact for Policy-holders' heirs, or other purposes.

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Secretary—P. WARDLAW.

Inspector of Agencies—JAMES B. M. CHIPMAN.

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R. N. GOOCH, Agent

**THE LIVERPOOL AND LONDON AND GLOB**

INSURANCE COMPANY.

Capital, Surplus and Reserved Funds.....\$17,005,026  
Life Reserve Fund.....\$9,865,100  
Daily Cash Receipts.....\$20,000

Directors in Canada:

T. B. ANDERSON, Esq., Chairman (President Bank of Montreal).  
HENRY STARNES, Esq., Deputy Chairman (Manager Ontario Bank).  
E. H. KING, Esq., (General Manager Bank of Montreal).  
HENRY CHAPMAN, Esq., Merchant.  
THOS. CRAMP, Esq., Merchant.

FIRE INSURANCE Risks taken at moderate rates, and every description of Life Assurance effected, according to the Company's published Tables, which afford various convenient modes (applicable alike to business men and heads of families) of securing this desirable protection.

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G. F. C. SMITH,

Chief Agent for the Dominion  
Montre

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