

## Insurance.

**North British & Mercantile**

Fire and Life Insurance Company.

ESTABLISHED 1809.

Subscribed Capital, - £2,000,000 Stg.  
 Paid-up Capital - - - - £250,000 Stg.  
 Revenue for 1874 - - - - 1,283,772 "  
 Accumulated Funds - - - - 3,544,732 "

## INSURANCES AGAINST FIRE

ACCEPTED AT THE ORDINARY RATES OF PREMIUM.

## IN THE LIFE DEPARTMENT

Moderate Rates of Premium, and special schemes adapted to meet the various contingencies connected with this department.

The next DISTRIBUTION OF PROFITS will take place at 31st December, 1880. All policies on the Participating Scale, effected on or before 31st December, 1876, will, in terms of the Rules of the Company, rank in that Division for Five Years' Bonus.

MACDONALD & DAVIDSON,  
 General Agents.

Wm. EWING, Inspector.

72 St. François Xavier St., Montreal.

R. N. GOOCH, Agent,  
 26 Wellington Street, Toronto.

**THE CITIZENS' INSURANCE COMPANY.**

FIRE, LIFE, GUARANTEE &amp; ACCIDENT.

Capital Two Million Dollars—\$103,000  
 Deposited with the Dominion  
 Government.

HEAD OFFICE, - - MONTREAL,  
 No. ST. JAMES STREET.

## DIRECTORS.

Sir Hugh Allan, President. John Pratt, Vice-Pres.  
 Adolphe Roy. Henry Lyman.  
 Andrew Allan. N. B. Corse.  
 J. L. Cassidy.

EDWARD STARKÉ,

Manager Life, Guarantee and Accident Department

JOHN HUTCHINSON,

Manager of Fire Department.

ARCIBD McGOWN, Secretary-Treasurer.

Fire risks taken at equitable rates based upon their respective merits. All claims promptly and liberally settled.

ONTARIO BRANCH—No. 52 Adelaide St. East, Toronto

## Insurance.

**Royal Insurance Coy.**

OF LIVERPOOL AND LONDON.

FIRE AND LIFE.

Liability of Shareholders unlimited.

CAPITAL - - - - - \$10,000,000  
 FUNDS INVESTED - - 12,000,000  
 ANNUAL INCOME - 5,000,000

HEAD OFFICE FOR CANADA—MONTREAL.  
 Every description of property insured at moderate rates of premium.

Life Assurances granted in all the most approved forms.

H. L. ROUTH,  
 W. FATLEY,  
 Chief Agents

**THE STADACONA**

Fire &amp; Life Insurance Co.

HEAD OFFICE: . . . . QUEBEC.

FINANCIAL RESULT OF 14 MONTHS BUSINESS TO 31st DEC., 1875.

Authorized Capital, . . . \$5,000,000  
 Subscribed do. . . . 2,300,000  
 Paid up Capital, . . . 200,095  
 Government Deposit, (Fire) 50,000  
 do. (Life) 50,000

Total Revenue, Fire Premiums, and Interest, } \$223,775  
 Total Losses, . . . 63,528

Invested Funds, . . . 194,713  
 Cash in hand and Deposit, 49,193  
 Other Assets, . . . 49,888

Total Assets. . . \$293,794

This Company has now established itself, and has 11 Branches and 207 Agencies in the Dominion.

GEO. J. PYKE, General 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:

A. T. Fulton, Esq.

## OTHER DIRECTORS:

D. McKay, Esq., Toronto. W. Kay, Esq., Goderich.  
 C. J. MacDonell, Esq., Toronto. A. Cameron, Esq., Cashier.  
 A. R. McMaster, Esq., of Merchants' Bk., Toronto.  
 A. R. McMaster & Bro., W. H. Dunsplugh, Toronto.  
 Toronto. Dr. Brouse, Prescott.  
 John Smith, Toronto. Angus Morrison, Esq., Barrister, M.P., Toronto.  
 Manager.—Arthur Harvey, Esq. Geo. A. Hine, Esq.,  
 Asst.-Sec'y. Fire Inspector.—G. H. McHenry, Esq.  
 Marine Department.—Capt. A. Stanley.  
 Bankers.—The Canadian Bank of Commerce.

Insurance effected at reasonable rates on all description of property. Fairness in settlement and an equitable construction of Insurance contracts, are the inviolable rules of the Company.

ARTHUR HARVEY, Manager.

THOMAS A. EVANS, Agent,

160 St. Peter street, Montreal.

## Insurance.

**QUEEN Insurance Co'y.**

OF

LIVERPOOL AND LONDON.

CAPITAL, - - - \$10,000,000

FIRE.

All ordinary risks insured on the most favorable terms, and losses paid immediately on being established.

LIFE.

The Security of a British Company offered.

A. MACKENZIE FORBES

H. J. MUDGE,

Montreal,

Chief Agents in Canada

**THE STANDARD LIFE ASSURANCE COMPANY.**

ESTABLISHED 1825.

HEAD OFFICE FOR CANADA, - MONTREAL.

Income, over Three Millions and a half.

Claims paid in Canada, over \$500,000.

For information as to Life Assurance, apply to any of the Agencies throughout the Dominion, or to

W. M. RAMSAY,

Manager, Canada.

THIS PAPER IS ON FILE WITH



Where Advertising Contracts can be made.

*The Journal of Commerce,*

Finance and Insurance Review.

DEVOTED TO

Commerce, Finance, Insurance, Railways,

Mining and Joint Stock Enterprises.

Issued every Friday Morning.

## SUBSCRIPTION

Canadian Subscribers - - - \$2 a year  
 British " - - - 10s. stg.  
 American " - - - \$3 U.S. cy  
 Single copies - - - 10 cents each

OFFICE: Exchange Bank Building,

102 ST. FRANCOIS XAVIER STREET

Corner of Notre Dame St., Montreal.

M. S. FOLEY &amp; CO., Publishers &amp; Proprietors.