Insurance.

CANADA

Life Assurance Company.

This Institution having been

ESTABLISHED IN 1847,

Has long since surmounted all the dangers of the early years of Assurance Companies.

Its ample Capital and Funds,

And its management in the hands of persons of long ex-perience of such business, afford

Perfect Security

to assurers. These features, as well as the Company's

MODERATE RATES,

render the Institution one whose advantages are not sur-passed by any other, and explain the fact that it stands at the head of all the Life Companies in Canada.

Detailed Reports and Table Rates may be obtained at any of the Company's Offices or Agencies.

A. G. RAMSAY,

Manager and Secretary.

Assistant Secretary.

Agent in Toronto,-E. BRADBURNE,

BRITON

MEDICAL AND GENERAL

Life Association.

with which is united the BRITANNIA LIFE ASSURANCE COMPANY, Annual Income, £220,000 Stg.:

THE IMPORTANT AND PECULIAR FEATURE THE IMPORTANT AND PECULIAR FEATURE seriginally introduced by this Company, in applying the periodical Bonuses, so as to make Policies payable during life, without any higher rate of premiums being charged, has caused the success of the BRITON MEDICAL ABD GENERAL to be almost unparalleled in the history of Life Assurance. Life Policies on the Profit scale become appable during the lifetime of the Assurad, thus rendering a Policy of Assurance a means of subsistence in old age, as well as a protection for a family, and a more valuable security to creditors in the event of early death: and effectually meeting the often urged objection, that persons do not themselves reap the benefit of their own prudence and forethought.

and forethought.

No extra charge made to members of Volunteer Corps or services within the British Provinces.

OFFICE.—Acjoining Bank of Toronto, Wellington St.

THOMAS R. WOOD, Agent.

JAMES B. M. CHIPMAN, Manager for Canada, Montreal

Oct. 17-9-1yr.

PHŒNIX

Fire Insurance Company. of London.

ESTABLISHED IN 1782.

A GENCY ESTABLISHED IN 1782.

A GENCY 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,
310, St. Paul Street, Montreal.
JAMES DAVISON, Manager.

THE ONTARIO MUTUAL

Life Assurance Company

TSUE Policies on all the most approved methods.
This Company is PURELY MUTUAL; its business confined to the Province of Ontario; its rates of Assus rance are self-sustaining, yet lower than others on the participating plan. There being no Stock-holders, all advantages go to the benefit of Policy-holders.
Dividends declared yearly after Policies are three years

WM. HENDRY, Manager, Waterloo, Ont.

Insurance.

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 benus 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.

CANADA-MONTREAL-ST. JAMES ST. DIRECTORS.

DAVID TORRANCE, Esq. (D. Torrance & Co.)
GEORGE MOFFATT, Esq., (Gillespie Mofiatt & Co.)
ALEXANDER MORRIS, Minister of Inland Revenue.
SIR G. E. CARTIER, M.P., Minister of Militia.
PETER REDPATH, Esq., (J. Redpath & Son.)
J. H. R. MOLSON, Esq., (J. H. R. Molson & Bros.)

Solicitors-Messrs. RITCHIE, MORRIS & ROSE. Medical Officer-R. PALMER HOWARD, Esq., M.D. Secretary-P. WARDLAW.

TORONTO OFFICE-10 _ NELLING JN St. EAST. GOOCH, Agent. R

WESTLRN

Assurance Company,

INCORPORATED 1851.

CAPITAL.....\$400,000.

FIRE AND MARINE.
HEAD OFFICE......TORONTO, ONTARIO.

Hon. JOHN McMURRICH, President. CHARLES MAGRATH, Vice-President.

CHARLES MAGRATH, Vice-President.
DIRECTORS.

IAMES MICHIE, Esq. | NOAH BARNHART, Esq.
JOHN FISKEN, Esq. | ROBERT BEATTY, Esq.
A.M. SMITH, Esq. | WM. GOODERHAM, Jr., Eso.
JAMES G. HARPER, Esq.
B. HALDAN, Managing Di ector.
FREDK. G. C. LOVELACE, Secretary.
WM. BLIGHT, Fire Inspector.
CAPT. J. T. DOUGLAS, Marine Inspector.
JAMES PRINGLE, General Agent.

INSURANCES effected at the lowest current rates on buildings, Merchandize, and other property, against loss or damage by fire. On Hull, Cargo, and Freight against the perils of Inland

avigation.
On Cargo Risks with the Maritime Provinces by sail

On Cargoes by, steamers to and from British Ports.

Imperial

Fire Insurance Company of London. No. 1 Old Broad Street, and No. 16 Pall Mall.

ESTABLISHED 1803.

Canada General Agency,

RINTOUL BROS., 24 St. Sacrament Street, Montreal. JAMES E. SMITH, Agent,

Toronto, 3 Manning's Block, Front Street.

The Victoria

Mutual Fire Insurance Company of Canada.

Insures only Non-Hazardous Property at low rates. BUSINESS STRICTLY MUTUAL.

GEO. H. MILLS, President. W. D. BOOKER, Secretary. HEAD OFFICE Hamilton, Ontario Aug. 15-191

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

S. McBRIDE, President.

JAMES JOHNSON, Secretary-Treasurer.

Insurance.

North British and Mercantile

Insurance Company.

ESTABLISHED 1809.

The £6 5s. paid shares of this Company are now quoted on the London Steck Fxchange at £28 10s. Stg.

Fire and Life Insurances effected on the most favorable

Toronto Branch.

Local Offices, Nos. 4 and 6 Wellington Street.

> General Agents for Canada-MACDOUGALL & DAVIDSON.

Liverpool and London and Globe

Insurance Company.

AVAILABLE ASSETS - - \$27,000,000

DIRECTORS IN CANADA.

T. B. ANDERSON, Esq., Chairman, HENRY STARNES, Esq., Deputy Chairman, (President Metropolitan Bank). E. H. KING, Esq., (President Bank of Montreal.) WM. CHAPMAN, (Commissioner Trust & Loan Com-

Company.)
THOS. CRAMP, Esq., Merchant:

Claims by CHICAGO FIRE coop, are being liquidated s fast as adjusted Witnout Deputition.

Security, prompt payment of its losses are the pronent features of this wealthy

Company.
FIRE AND LIVE POLICIES issued with very libera con-

FIRE AND LIVE FOLICIES 100000 iditions
JAMES FRASER, Agent Fire Department, 5 King
Street West, Toronto.
THOMAS BRIGGS, Agent, Kingston.
F. A. BALL, Inspector of Agencies, Fire Branch.
GEORGE, PYKE, Inspector of Agencies, Life Branch.
WILLIAM HOPE, Agent Life Department, 18 King
Street East.
G. F. C. SMITH,

G. F. C. SMITH, Chief Agent for the Dominion Montreal.

ΙY

Reliance

Mutual Life Assurance Society, Established 1840.

Head Office for the Dominion of Canada: 229 ST. JAMES STREET, MONTREAL.

Surplus \$101,520 90 JAS. GRANT, Resident Secretary. Agent-WM. JEFFERY, Esq., Broker.

THE MONETARY TIMES AND TRADE REVIEW-INSURANCE CHRONICLE.

DEVOTED TO

Finance, Commerce, Insurance, Railways Mining, Public Companies, Invest-ments, and Joint Stock Enterprise.

ISSUED EVERY FRIDAY MORNING.

SUBSCRIPTION PRICE:

CANADIAN SUBSCRIBERS:......\$2 a year.10s. stg. a year.\$3 U. S. cy. AMERICAN "

Canadian Postage pre-paid on Foreign Subscriptions. Office-No. 60 Church Street, Toronte, Ontario.

J. M. TROUT, Business Manager.