# EUROPEAN ASSURANCE S

ESTABLISHED A.D. 1849; INCORPORATED A.D. 1854.

MPOWERED BY BRITISH AND CANADIAN PARLIAMEN

GUARANTEE FIDELITY

CAPITAL, £1,000,000 STERLING .- ANNUAL INCOME OVER £330,000 STERLING.



The Royal Naval and Military Life Department

Is under the special patronage of HER MOST GRACIOUS MAJESTY THE QUEEN.

Head Office in Canada - Creat St. James Street, Montreal.

DIRECTORS IN CANADA

(All of whom are fully qualified Shareholders!:

HENRY THOMAS, Esq. HUGH ALLAN, Esq.

C. J. BRYDGES, Esq. FRANCOIS LECLAIRE, Esq. The Hon. CHAS. ALLEYN.

EDWARD RAWLINGS, Manager for Canada.

## $\mathbf{SCOTTISH}$

INCORPORATED MPERIAL ACT OF PARLIAMENT.

> CAPITAL ONE MILLION STERLING.

Canada Head Office-12 Place d'Armes, Montreal.

## DIRECTORS:

HUGH TAYLOR, Esq., Advocate. Hon. CHARLES WILSON, M.L.C.

Medical Adviser—WM. FRASER, Esq., M.D. Solicitor—STRACHAN BETHUNE, Esq., Q.C.

WILLIAM SACHE, Esq., Banker. JACKSON RAE, Esq., Banker.

Inspector of Agencies—T. W. MEDLEY. Secretary—A. DAVIDSON PARKER.

## LIFE DEPARTMENT.

THE RATE OF PREMIUM will be found moderate, as compared with that adopted by the majority of offices in Canada, and a comparison is invited.

THE DIVISION OF PROFITS have been attended with the most satisfactory results.

In illustration of the benefits which have accrued to participating Policies, the following examples may be given, taken from the Books of the Canadian Branch:—Pol. 5313, effected October, 1861, for £1000, Additions ascent to £82 10s., total premiums paid by assured, £112, the Bonus thus amounting to Seventy-five per cent. Ascent Policy 4236, seffected 1859, for £600, Bonus additions, £61 17s. 6d., or nearly Seventy per cent. of £91 k. 6d., the amount of premiums paid.

SURRENDER VALUE OF LIFE POLICIES.—Under Policies of not less than three years' duration, effected for whole term of life, and at uniform rates, a large return of at least 40 per cent. of ordinary premiums paid, will be allowed in the event of the Assured relinquishing the same.

## FIRE DEPARTMENT.

(MONTREAL ONLY.)

INSURANCES EFFECTED AT MODERATE RATES OF PREMIUM. AND LOSSES SETTLED IN CANADA.

A. DAVIDSON PARKER, Resident Secretary.

REET.

HARPER