NOTA BENE.

Persons desirons of investing in Life Insurance will find it of advantage, before insuring elsewhere, to make inquiry into the terms offered by the

Confederation Life Association.

The subscriber can with the utmost confidence recommend the Confederation to his friends and the public, for the following amongst other reasons :-

1st. It is a HOME INSTITUTION organized expressly to meet the requirements of Canadian

2nd. Its Directors are all first-class business men, well known to the Cauadian public.

3rd. Its funds are all invested in CANADA. 4th. Its rates are lower than those of almost any other Company of good standing.

5th. The whole profits of the Participation Class, less one-tenth, are divisible amongst the policyholders.

policyholders.
6th. All policies are nonforfeitable after two
annual premiums have been paid.
7th. Participation policyholders are eligible
for Directors, and a certain portion of the
Board must consist of such.

nch According to the Government returns for the past year the CONFEDERATION stood second with respect to number of new policies issued in Canada, which is the best criterion that could be desired of its appreciation by the Canadian public.

HEAD OFFICE

For the Province of Quebec: No. 163 St. James Street, - - Montreal.

H. J. JOHNSTON, Provincial Manager. Insurance.



Liverpool@London@Globe

INSURANCE COMPANY.

LIFE AND FIRE.

Capital
Funds Invested in Canada
Government Deposit for Sccurity of
Canadian Policy Holders 150.000

Security, Prompt Payment and Liberali ty in the Adjustment of Losses are the Prominent Features of this Company.

CANADA BOARD OF DIRECTORS:
HON, Henry Starnes, Chairman, [President Metropolitan Bank.] T. Crant, Esq., Dep. Chairman, [Messrs, David Tortance & Co., Alexander S. Hinks, Esq., Sir Alexbert T. Galt, K.C.M.G.,
Theodore Hart, Esq.

G. F. C. SMITH, Resident Secretary Medical Referee-D. C. MACCALLIM, Esq., M.D. Standing Counsel-Frederick Griffin, Esq., Q.C

Agencies Established Throughout Canada. HEAD OFFICE, CANADA BRANCH, MONTREAL.

Insurance.

BRITON

Medical and General

LIFE ASSOCIATION

Policies payable during lifetime at ordinary life rates.

[By application of profits.] ---------

Chief Offices, 429 Strand, London, Head Office for the Dominion :

12 PLACE D'ARMES, MONTREAL JAS. B. M. CHIPMAN.

Quebec Agency-No. 40 St. Peter Street.

DANIEL MCGIE, Jun., Agent.

PROVINCIAL

PROVINCIAL

Insurance Company of Canada.

FOR FIRE AND MARINE INSURANCE.

THEAD OFFICE. ... Foronto Street, ... TORONTO, ONT
PRESIDENT:

A. T. Fulou, Esq.

D. McKay, Esq., Poronto.
G. J. MacDonell, Esq., Toronto.
A. R. McMaster & Bro.,
Toronto.
C. Robinson, Q.C., Toronto.
W. Kay, Esq., Goderich.
Manager—Arthur larvey, Esq. deo.
Marine Department—Capt. A. Stanley.
Manine Department—Capt. A. Stanley.
Bankers.—The Gauadian Bank of Commerce.
Insurance effected at reasonable rates on all descripon of property. Fairness in settlement and an equitble construction of humtance contracts, are the invariable rates of the Company. able rules of the Company.

ARTHUR HARVEY, Manager.

The Ottawa Agricultural Insurance Company. CAPITAL, - \$1,000,000.

Head Office OTTAWA.

President-THE HON. JAMES SKEAD.

Secretary-JAMES BLACKBURN

\$50,000.00 CASH
Deposited with Government for protection of Policyholders.

DIRECTORS AT MONTREAL:

JOHN S. HALL, Esq., Mayor, River St. Pierre. ALDERMAN NELSON, H. A. Nelson & Sons. J. ALD. OUIMET, M.P.

A. PROUDFOOT, M.D., Oculist, &c., &c. HON. P. MITCHELL. L. BEAUBIEN, M.P.P.

N. GAGNON, Champlain.

This Company Insures nothing more hazardous than Farm Property and Private Residences.

INSURES AGAINST LOSS OR DAMAGE BY FIRE & LIGHTNING,

Farm Property, Private Residences, Churches, Convents, and Risks of a similar Class.

Also Contents of such Risks.

No Insurance effected on Manufacturing or Commercial Risks, thus avoiding losses from sweeping fires, to which many Companies are liable.

Farmers and others owning Private Dwelling Houses will find it very much to their advantage to Insure with this Company, As its Rates and the provisions of its policies are much more liberal than those of Companies doing

The Insuring Public will notice that our DEPOSIT is in CASH, and not Debeatuees or Stock, which may be of doubtful value.

Rates and all information required given on application to

G. H. PATTERSON, GEN'L AGENT, 97 St. James St., Corner Place d'Armes, MONTREAL.

KILEY & LADRIERE,
GRN'L. AGENTS AT QUEERC,
141 St. Peter street, opposite Quebec Bank.

ROSSIN HOUSE,

TORONTO.

. \$2.00 to \$3.00 per Day, Rates . . According to location of room.

Special Rates by Week or Month.

Extra charge for rooms with Bath and Closets attached. G. P. SHEARS.

April. 1876.

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. " \$3 U.S. cy American - 10 cents each Single copies -. -

OFFICE: Exchange Bank Building, 102 FRANCOIS XAVIER STREET Corner of Notre Dame St., Montreal.

M. S. FOLEY & CO., Publisher & Proprietor.