THE MONETARY TIMES AND TRADE REVIEW-INSURANCE CHRONICLE.

Insurance. Fire and Marine Insurance.

THE BRITISH AMERICA

ASSURANCE COMPANY.

HEAD OFFICE Corner of Church and Court Streets,

TORONTO.

BOARD OF DIRECTION :

Thomas C. Strect, Esq.

Governor : GEORGE PERCIVAL RIDOUT, ESO. Deputy Governor: PETER PATERSON, ESQ.

Incurances granted on all descriptions of property against loss and damage by fire and the perils of inland

naviga:100. Agencies established in the principal cities, towns, and ports of shipment throughout the Province; THOS. WM. BIRCHALL,

Canada Farmers'

Mutual Insurance Company.

INSURE ONLY FARM PROPERTY COUNTRY Churches, School Houses, and isolated Private Houses. Has been seventeen years in operation. THOMAS STOCK,

Ætna

Life Insurance Company of Hartford, Conn.

THE ÆTNA IS NOT SURPASSED IN ECON-

omical management in financial abiility, in com-plete success, in absolute security, by any company in the world.

LOW CASH RATES. ANNUAL DIVIDENDS, JUST NON-FORFEITURE SYSTEM,

form. General Agent, No. 2 Toronto St., Toronto.

Agricultural Insurance Company of Watertown,

CASH ASSETS..... \$500,000

DEPOSITED AT OTTAWA..... 1,000,000

**L** FARM LIVE STOCK, and NON-HAZARDOUS business throughout Ontario.

HIS COMPANY IS PREPARED TO DO A

RICHARD P. STREET, Secretary and Treasurer.

Its valuable features-

Rev. Dean Grasett. Peter Paterson, Esq., G. P. Ridout, Esq., E: H. Rutherford, Esq.,

Marine Inspector : CAPT. R. COURNEEN.

Manager.

President.

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Hon. G. W. Allan, M.L.C., George J. Boyd, Esq., Hon. W. Cayley, Peleg Howland, Esq.,

Fire Inspector : E. ROBY O'BRIEN.

# Insurance.

### PROVINCIAL

Insurance Company of Canada.

FOR FIRE AND MARINE INSURANCE.

PRESIDFNT-The Hon. J. H. Cameron, D. C. L., O.C., M.P. VICE-PRESIDENT.-Lewis Moffatt, Esq., of Moffatt, Murray & Bcatty. OTHER DIRECTORS.-C. J. Campbell, Esq., of Campbell & Cassells, Toronto; Hon. M. Cameron, Ottawa; W. J. MacDonell, Esq., President Toronto Savings Bank, Toronto; A. R. McMaster, Esq., of A. R. McMaster & Bro., Toronto; H. S. Howland, Esq., Vice-President Bank of Commerce, Toronto: Geo. Duggan, Esq., Judge of the County Court, County York, Toronto; A. T. Fulton, Esq., of Geo. Michie & Co., and Fulton, Michie & Co., Toronto; Angus Morrison, Esq., Barrister M.P., Toronto; James S. Crocker, Esq., To-ronto. Manager.-Arthur Harvey, Esq. Fire Inspector. -Wm. Henderson, Esq. General Agent, Marine De-partment.-Capt. C. G. Fortier. Bankers.-The Cana-tion of property. Fairness in settlement and an equitable construction of Insurance contracts, are the invariable

Insurances effected at reasonable function of property. Fairness in settlement and an equitable construction of Insurance contracts, are the invariable rules of the Company. No claim that has arisen under the present management has been unadjusted for as long as a week, and all adjusted claims are paid. ARTHUR HARVEY, Manager.

### ROYAL

Insurance Company.

FIRE AND LIFE.

CAPITAL.....£2,000,000 Stg. ANNUAL INCOME, over ......£800,000

HEAD OFFICE FOR CANADA-MONTREAL.

Unlimited liability, and large Reserve Funds.

All descriptions of property insured, and at Moderate Premiums.

H. L. ROUTH. Chief Agent. I-IY

COMMERCIAL UNION

Assurance Company (Fire and Life).

CHIEF OFFICES:

19 AND 20 CORNHILL, LONDON, ENGLAND, and 384 AND 387 ST. PAUL STREET, MONTREAL, CANADA.

MORLAND WATSON & Co., Gen'l Agents for Canada FRED. COLE, Secretary.

W. M. WESTMACOTT, Agent at Toronto. 39-1y

AGRICULTURAL

Insurance Company of Waterloo, N.Y.

CANADA BRANCH OFFICE-KINGSTON, ONT.

Cash Assets - - - - - \$600,000. Deposit at Ottawa - - -100,000.

This Company commenced business in Canada in June, 1870, and up to the present time has issued upwards of 8,000 Policies—a result in *first* year's business unparal-leled in the history of Canadian Insurance.

Canada Policy-holders especially.

without any delay.

ISAAC MANSON, Secretary.

Insurance.

### BEAVER AND TORONTO

Mutual Fire Insurance Company.

Office, Bank of Toronto Buildings, Wellington Street.

Number of Policies issued to July, 1871 ..... 14,000 

C. F. CHADWICK, INGERSOLL, President. D. THURSION, TORONTO, Vice-President. S. THOMPSON, Managing Director.

### CLASS OF PROPERTY INSURED.

#### Mercantile Branch

All property of a class not specially hazardous will be insured by this Company, including Stores and their contents, Dwelling Houses and their contents, and City, Town, and Village Property generally. Also Country Stores, Taverns, Flour Mills, &c., &c., Che rates of Insurance wer be on the lowest scale of Mutual Insurance Companies.

Parties insured in either Branch are exempt by law from all liability for losses sustained in the other Branches, Cost of Insurance in this branch averages about two thirds of the usual proprietary rates, as no profits are required.

quirea. This Company has authority under the Statute 27 and 28 Victoria, cap. 99, to issue Policies of Insurance on

#### Live Stock

Applications will be received through any Agent of the Company, for Insurance against death from any cause, of Horses, Bulls, Oxen, Steers, and Cows.

#### Farmers' Branch.

Dwelling Houses, isolated, with the Household Fur-niture, &c., contained therein. Also, Barns and Out-houses, and Farm Produce; Hay and Grain in Stacks; Horses and other Cattle, Waggons, Sleighs, and Harness; and Farm Implements and Machines generally; Churches and School Houses isolated from all other buildings. Agents of this Company are allowed to charge a fee of \$1.50 for Policy and Survey.

\$1.50 for Policy and Survey.

W. T. O'REILLY, H. HANCOCK, Joint Secretaries.

### The Waterloo County

Mutual Fire Insurance Company.

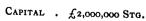
HEAD OFFICE.......WATERLOO, ONT. ESTABLISHED 1863. THE BUSINFSS OF THE COMPANY IS DIVI-ded into three separate and distinct branches, the I deg into three separate and distinct branches, the VILLAGE, FARM, AND MANUFACTURES, Each Branch paying its own losses and its just propor-tion of the Managing expenses of the Company.
C. M. TAYLOR, Sec. J. W. WALDEN, M.D., Pres.
J. HUGHES, Inspector.

### Queen

Fire and Life Insurance Company OF LIVERPOOL AND LONDON. Accepts all ordinary Fire Risks on the most favorable terms. Accepts all orainary Fire Risks on the most favorable terms. LIFE RISKS will be taken on terms that will com-pare favorably with other Companies. CAPITAL ......f2,000,000 CANADA BRANCH OFFICE - Exchange Buildings, Montreal. Resident Secretary and General Agent-A. MACKENZIE FORBES, 13 St. Sacrament St., Merchants' Fxchange Montreal. WM. ROWLAND, Agent, Toronto.

## The Lancashire

Insurance Company,



Head Office for Ontario:

North-west Corner of King and Church Sts., Toronto.

> GENERAL AGENTS,-S. C. DUNCAN-CLARK & CO.,

MANAGER,-

Wm. CAMPBELL.

Thank. HIRE INT

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A. W. SMITH, Agent for Toronto and vicinity. HENRY CLINE, General Agent, Kingston. OFFICE-WELLINGTON STREET, TORONTO.

### The Ontario

Mutual Fire Insurance Company. 

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.

### Montreal

Assurance Company.

#### INCORPORATED 1840.

BRANCH OFFICE-22 Wellington Street, Toronto. Marine Inspector .......... CAPT. DAVID ROSS KERR. Local Secretary and Agent......R. N. GOOCH.

Inland Navigatien, also Ocean Risks (to and from Ports of Great Britain) covered at moderate rates. 34-6m.

### ADVANTAGES OFFERED.

Ist. Absolute security to Policy-holders in the shape of a large *paid-up* Cash Capital, with over half a million dollars surplus, and having a deposit of one hundred thousand dollars with the Government for the security of

and. This Company confines its business to farm property and detached residences, thus securing our patrons from the liability of paying losses on Stores, Hotels, Shops, and all other hazardous property.

3rd. A large and profitable business, with ample assets, enables the Company to adjust all honest losses, and pay

4th. This Company insures against loss and damage by lightning, even where no fire occurs. No other Company in Canada gives this security to its Policy-holders.

JOHN C. COOPER, President.

E. H. GOFF, General Agent and Adjuster.