

Insurance.**Montreal Assurance Company**
(MARINE).
INCORPORATED 1840.

CAPITAL.....\$800,000
 INVESTED FUNDS (approximately)... 400,000
 HEAD OFFICE.....MONTREAL
 BRANCH OFFICE—32 Wellington Street, Toronto.
 Consulting Inspector.....CAPT. A. TAYLOR.
 Marine Inspector.....CAPT. F. JACKMAN.
 Local Secretary and Agent.....R. N. GOOCH.
 Inland Navigation, also Ocean Risks (to and from Ports of
 Great Britain) covered at moderate rates. 34-6ms

Canada Farmers' Mutual Insurance Company.

HEAD OFFICE, HAMILTON, ONTARIO.
 INSURE only Farm Property, Country Churches, School
 Houses, and isolated Private Houses. Has been
 Seventeen years in operation.
 THOMAS STOCK, President.
 RICHARD P. STREET, Secretary and Treasurer. 26

Geo. Girdlestone,

FIRE, Life, Marine, Accident, and Stock Insurance
 Agent, Windsor, Ont.
Very best Companies represented.

Phoenix Fire Assurance Company
LOMBARD ST. AND CHABING CROSS,
LONDON, ENG.

Assurances effected in all parts of the World

Claims paid
 WITH PROMPTITUDE and LIBERALITY.

MOFFATT, MURRAY & BEATTIE,
 Agents for Toronto,
 36 Yonge Street.

28-ly.

Insurance.**THE CONNECTICUT MUTUAL
LIFE INSURANCE COMPANY,**

HARTFORD, CONNECTICUT.

WOODBIDGE S. OLMSTEAD, SECRETARY,
 EDWIN W. BRYANT, ACTUARY,

JAMES GOODWIN, PRESIDENT,
 ZEPHANIAH PRESTON, VICE PRESIDENT.

LUCIAN S. WILCOX, MEDICAL EXAMINER.

Organized in 1846. Charter Perpetual.

The Largest Mutual Life Insurance Company. Numbering Over 55,000 Members.

BEING A PURELY MUTUAL COMPANY ITS ASSETS BELONG EXCLUSIVELY TO ITS MEMBERS.

Assets, \$25,000,000.—Acquired by prudent and economical management of twenty-two years, without the aid of
 a single dollar of original capital.

SURPLUS ASSETS, \$7,361,967—All profits divided among the members. Each policy holder is a member. There are
 no stockholders.

ITS DIVIDENDS—Have averaged over 50 per cent. annually. Total amount of dividends paid the members since its
 organization, \$6,000,000.

ITS SUCCESS UNPARALLELED—It has arrived at the extraordinary condition where the income from annual interest
 alone is more than sufficient to pay all the losses. Total amount of losses paid by the Company, \$8,500,000.

ITS RESPONSIBILITY—For every \$100 of liabilities it has \$154 of assets.

LAST YEAR'S PROSPEROUS BUSINESS.

Amount insured fiscal year, 1867\$45,647,191 00 | Income received fiscal year, 1867\$7,330,836 19

During its last fiscal year this Company paid to its living members, and to the families of deceased members,
 nearly \$2,000,000, and at the same time added more than four millions to its accumulated capital.

The whole record of this Company has been one of prudent management and prosperous advancement. Among the
 older and leading Life Insurance Companies its average ratio of expenses to income has, through its entire history, been
 the lowest of any.

\$140,000 deposited in Canada for the benefit of Policyholders.

MEDICAL REFEREES—J. WIDMER ROLPH, M.D.; H. H. WRIGHT, M.D.

OFFICE No. 90 King Street East, Toronto.

HALDAN & O'LOANE,
 Assistant Managers for Ontario.

12-ly

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 enjoy-
 ment during his own lifetime, with the option of large bonus 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 Policyholders' heirs, or
 other purposes.

CANADA—MONTREAL—PLACE D'ARMES.

DIRECTORS:

DAVID TORRANCE, Esq., (D. Torrance & Co.)
 GEORGE MOFFATT, (Gillespie, Moffatt & Co.)
 ALEXANDER MORRIS, Esq., M.P., Barrister, Perth.
 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. TORRANCE & MORRIS.

Medical Officer—R. PALMER HOWARD, Esq., M.D.

Secretary—P. WARDLAW.

Inspector of Agencies—JAMES B. M. CHIPMAN.

TORONTO OFFICE—No. 32 WELLINGTON STREET EAST.

R. N. GOOCH, Agent.

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**THE LIVERPOOL AND LONDON AND GLOBE
INSURANCE COMPANY.**

Capital, Surplus and Reserved Funds\$17,000,000
 Life Reserve Fund\$9,865,100
 Daily Cash Receipts\$20,000.

Directors in Canada:

T. B. ANDERSON, Esq., Chairman (President Bank of Montreal).
 HENRY STARNES, Esq., Deputy Chairman (Manager Ontario Bank).
 E. H. KING, Esq., (General Manager Bank of Montreal).
 HENRY CHAPMAN, Esq., Merchant.
 THOS. CRAMP, Esq., Merchant.

FIRE INSURANCE Risks taken at moderate rates, and every description of Life
 Assurance effected, according to the Company's published Tables, which afford
 various convenient modes (applicable alike to business men and heads of families) of
 securing this desirable protection.

JAMES FRASER, Esq., Agent, | THOMAS BRIGGS, Esq., Agent,
 5 King Street West, Toronto. | Kingston.

F. A. BALL, Esq., Inspector of Agencies, Fire Branch.

T. W. MEDLEY, Esq., Inspector of Agencies, Life Branch.

G. F. C. SMITH,

Chief Agent for the Dominion,
 Montreal.

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COMMERCIAL UNION ASSURANCE COMPY.

CHIEF OFFICES—19 and 20 Cornhill, London, England, and 385 and 387 St. Paul Street, Montreal.

MORLAND, WATSON & CO., General Agents for Canada.

FRED. COLE, Secretary

CAPITAL.....£2,500,000 STERLING.

LIFE DEPARTMENT

The LIFE FUNDS are entirely separate, and are invested in the names of special Trustees.

ECONOMY OF MANAGEMENT guaranteed by a clause in the Deed of Association.

80 PER CENT. OF PROFITS divided among participating Policy-holders.

BONUS declared to 1867 averaged £2 2s. per cent., equalling a cash return of about every third year's Premium.

FIRE DEPARTMENT.

Assurances granted on Dwelling-houses and their contents, as well as on General Mercantile Property, Manufactories, &c.

W. M. WESTMACOTT, Agent for Toronto.

Agents in the principal Cities, Towns and Villages in Canada.