

## Insurance.

**NORTH BRITISH & MERCANTILE**

Fire &amp; Life Insurance Co.

ESTABLISHED 1809.

Subscribed Capital. £2,000,000 Stg.

**ESTABLISHMENT IN CANADA**  
MANAGING DIRECTORS.

D. Lorn MacDougall, Esq. Thos. Davidson, Esq.

DIRECTORS.

Gilbert Scott, Esq., of Messrs. Wm. Dow & Co.  
Charles F. Smithers, Esq., General Manager Bank of  
Montreal.

The Hon. Thomas Ryan, Senator.

**FINANCIAL POSITION OF THE COMPY.**  
As at 31st December, 1879.

Paid-up Capital, - - - -	£450,000 Stg.
Fire Reserve Fund, - - - -	794,577 "
Premium Reserve, - - - -	800,890 "
Balance of Profit and Loss Account, -	47,003 "
Life Accumulation, - - - -	2,989,885 "
Annuity Funds, - - - -	811,962 "

Revenue for the year, 1879.

From Fire Department:	
Fire Premiums and Interest, -	963,670
From Life Department:	
Life Premiums and Interest, -	448,696

WILLIAM EWING, Inspector.  
GEORGE N. AHERN, Sub-Inspector.**R. N. GOOCH, Agent.**

26 Wellington St. E., TORONTO

Head Office for the Dominion in Montreal.

D. LORN MACDOUGALL,  
THOMAS DAVIDSON,  
General Agents.**THE NORTH AMERICAN  
MUTUAL LIFE  
INSURANCE COMPANY.**

HEAD OFFICE:

Temple Chambers, 23 Toronto St.  
TORONTO.

GUARANTEE FUND, - \$100,000.

Deposited with the Dominion Government,  
\$50,000.President, Hon. Alex. Mackenzie, M.P.; Vice-President,  
Hon. Alex. Morris, M.P.P.; Solicitor, J. K.  
Kerr, Esq., Q.C.; Medical Director, James Thor-  
burn, Esq., M.D.; L. Goldman, Secretary.This Company issues Policies upon all the most  
approved plans, and invites special attention to its  
form of Policy, which is most liberal and favorable  
to the insurer.All profits in its mutual branch accrue to the  
Policy-holders therein.Agents wanted in unrepresented districts.  
Apply with references toWM. McCABE, F.I.A.,  
Managing Director.**DOMINION**

FIRE AND MARINE INSURANCE CO.

HEAD OFFICE, HAMILTON, CAN.

DEPOSIT WITH DOMINION GOV'T, \$50,000.

JOHN HARVEY (of J. Harvey & Co.) President.  
F. R. DESPARD, Manager.**WM. FAHEY, Agent, Toronto.**

Head Office for Province of Quebec,

119 ST. FRS. XAVIER STREET, MONTREAL.

**JOHN NOTT and CHAS. D. HANSON,**  
Joint General Agents.

## Insurance.

**RATES REDUCED.****THE STANDARD**  
Life Assurance Co.

ESTABLISHED 1825.

HEAD OFFICES:

Edinburgh, - - Scotland.  
Montreal, - - Canada.

Total Risks .....	\$95,000,000
Accumulated Funds .....	27,500,000
Annual Income.....about	4,000,000
or over \$10,000 a day.	
Claims paid in Canada.....over	1,200,000
Investments in Canada .....	1,000,000
Total amount paid in Claims during the last 8 years, over Fifteen Millions of Dollars, or about \$5,000 a day.	

CLAIMS settled in Montreal, giving to this Com-  
pany all the advantages of a local office, with the  
benefits of an extended business and connection  
otherwise.FIXED SURRENDER VALUES.—See report sub-  
mitted to Annual General Meeting of the Com-  
pany, held 26th of April, 1870.LOANS ADVANCED on Mortgage of Policies to the  
extent of the office value.R. H. MATSON, W. M. RAMSAY,  
Gen. Agt. Toronto Dist. Manager for Canada.  
Office—38 Toronto Street, Toronto.**LIVERPOOL & LONDON & GLOBE**  
INSURANCE COMPANY.

Invested Funds, - - - -	\$29,000,000
Investments in Canada, - - - -	900,000

Head Office, Canada Branch, Montreal.

BOARD OF DIRECTORS.

Hon. H. Starnes, Chairman; T. Cramp, Esq., Dep.  
Chairman; T. Hart, Esq.; Angus C. Hooper, Esq.;  
Edward J. Barleau, Esq.Mercantile Risks accepted at Lowest Current Rates  
Dwelling Houses and Farm Property Insured on  
Special Terms.JOS. B. REED, G. F. C. SMITH,  
Toronto Agent, Chief Agent for the  
20 Wellington St. E. Dominion, Montreal**The LION Life**

Insurance Company of London, Eng.

Subscribed Capital .....	\$4,600,000
Paid-up .....	920,000
British Government Deposit.....	100,000
Canadian " .....	50,000

HEAD OFFICE FOR CANADA:

42 ST JOHN STREET, MONTREAL.

Canadian Directors:

HON. JOHN HAMILTON, Pres. Merchants Bank.  
JOHN HOPE, Esq., of John Hope & Co.  
ROBERT SIMS, Esq., of R. Sims & Co.  
ALEX. MURRAY, Esq., Director Bank of Montreal.

General Manager, F. STANCLIFFE

HONORARY BOARD, TORONTO.

His Honor John Beverley Robinson, Lt.-Gov. of Ont.  
Hon. Wm. Cayley, Dir. British America Ins. Co.  
John Fiskin, Esq., Dir. Imperial Bank.  
P. Hughes, Esq., of Hughes Bros.  
W. B. Scarth, Esq., Manager Scottish, Ontario and  
Manitoba Land Co.

General Agents, JAMES E. &amp; A. W. SMITH

## Insurance.

**BRITON**LIFE ASSOCIATION  
(LIMITED).

Chief Offices: 429 Strand, London, Eng.

**REDUCED RATES.**JAS. B. M. CHIPMAN  
Manager for Canada,  
Montreal.**SUN**Mutual Life Insurance Company,  
OF MONTREAL.

CAPITAL, - - \$500,000.

T. WOREMAN, Esq., M. H. GAULT, Esq., M.P.,  
President. Vice-President

Unconditional Policies.

No other company in Canada issues Unconditional  
Policies. They are entirely free from all vexatious  
restrictions regarding travel, occupation, habits,  
suicide, etc., and are absolutely indisputable when  
two years in force. They are thus the best commer-  
cial securities of their kind, as they cannot be for-  
feited by the acts of the assured.**R. MACAULAY,**  
Manager.

TO

**Insurance Agents!****WANTED**

Gentlemen of experience in the business as

DISTRICT OR GENERAL AGENTS,

to represent jointly or separately

**THE FIRE INSURANCE ASSOCIATION**

—AND—

**THE LONDON & LANCASHIRE LIFE  
ASSURANCE CO'Y.**

SPECIAL TERMS TO GOOD MEN.

Address with full particulars,

**William Robertson,**  
Manager for Canada, MONTREAL