Insurance.

THE

# LANCASHIRE INS. CO.,

Having purchased and taken over the business

OF THE

**SCOTTISH COMMERCIAL INS. CO.,**

guarantee the policies of the latter Company issued in Ontario and Quebec prior to and inclusive of 10th April last.

The undersigned beg to impress upon the holders of these policies that it will be still necessary to comply with all the conditions thereof in same manner as if no transfer of the business had taken place, with this exception, viz.: That all notices required to be given by those conditions and all policies requiring endorsement must now be sent to the undersigned Chief Agents of the Lancashire Insurance Company at Toronto.

Policy holders in the province of Quebec will please forward such notices or policies through some one of the Companies' agents in that province. These agents are as follows:

Montreal—A. R. BETHUNE.
Quebec—JAS. F. BELLEAU.
Three Rivers—D. C. PENTLAND.
Sherbrooke—W. C. LYFORD.
St. Johns—WM. COOTE.

Chief Office for Ontario and Quebec—Canada Permanent Building, Toronto.

**S. C. DUNCAN CLARK & CO.**
Chief Agents for Ontario and Quebec.

**A. R. BETHUNE,** 329 Notre Dame St., Montreal, Agent.

Insurance.

THE

# STANDARD LIFE

*ASSURANCE CO.*

ESTABLISHED 1825.

HEAD OFFICE FOR CANADA, - MONTREAL

This well known Company having reduced their rates for Canada, beg to draw attention to the security offered.

Investments in Canada over $1,000,000.

Claims paid in Canada, over $1,200,000

W M. RAMSAY,
*Manager, Canada.*

# DOMINION

*FIRE & 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.*

**H. P. ANDREW, Agent, Toronto.**

HEAD OFFICE FOR PROVINCE OF QUEBEC:
**119 St. Frs. Xavier St.**
MONTREAL.

JOHN. F. NOTT, CHAS. D. HANSON, } *Joint General Agents.*

Insurance.

# BRITON

# LIFE ASSOCIATION,

[LIMITED.]

**Chief Offices, 429 Strand, London.**

HEAD OFFICE FOR THE DOMINION

**12 PLACE D'ARMES, MONTREAL.**

*Capital, Half-a-Million Sterling.*

£20,000 Stg. deposited with Imperial Government.
$50,000 deposited with Dominion Government for exclusive benefit of Canadian Policy-holders.

JAS. B. M. CHIPMAN,
Manager for Canada.

Established 1803.

# IMPERIAL

*Fire Insurance Comp'y*

**OF LONDON.**

HEAD OFFICE FOR CANADA:

**Montreal, No. 6 HOSPITAL Street**

RINTOUL BROS., Agents.

**Subscribed Capital, - £1,600,000 Stg**
**Paid-up Capital, - £700,000 Stg.**
**ASSETS, . . . . . £2,222,552 Stg**

# CONFEDERATION LIFE

## ASSOCIATION.

**Head Office . . . TORONTO, ONTARIO.**

PRESIDENT,
SIR W. P. HOWLAND, C.B. K.C.M. G.
Late Lieut.-Governor of Ontario.

VICE-PRESIDENTS.
HON. W. McMASTER,
W. ELLIOT, ESQ.

This Association affords all the Benefits of MUTUALITY, with the Security of a Stock Management.

EXAMPLES OF PROFITS.

| No. of Policy. | Kind of Insurance. | Sum Assured. | Annual Premium. | For 1876. | | For 1877. | |
|---|---|---|---|---|---|---|---|
| | | | | Cash. | Bonus. | Cash. | Bonus. |
| 1 | Life. | $10,000 | $238 20 | $ 74.40 | $217.00 | $ 90.60 | $258.00 |
| 7 | 10 Paym't Life. | 5,000 | 259.40 | 112.10 | 297.00 | 130.00 | 333.00 |

It will be observed that these results are not only very handsome, but are also Equitable. If this Association distributed the Profits on the ordinary PERCENTAGE PLAN, allowing a bonus of 2½ per cent., payable at death, then the Profits would have been as follows:—

Policy No. 1. For 1877. Cash.....$87.93. Bonus.....$250.00.
" 7. " " ..... 48.80. " ..... 125.00.

It will at once be seen that such a System as this last cannot commend itself to persons who will take time to consider it, as it not only does injustice to persons paying by a limited number of Premiums, but it gives only the same profits after a person has paid a score of Premiums.

The above profit-results, which place the Confederation Life in the van of Life Companies in Canada, are attained by

Not paying more for business than it is worth.
Adopting a High Standard of Valuation from the outset.
Giving 90 per cent. of the profits to Policy-holders.
The exercise of care and economy in all branches of the business. And employing a Mode of Division, just in its results, giving to each in the proportion in which each has contributed to profits.

Manager for the Province of Quebec,
**H. J. JOHNSTON, Montreal.**

**J. K. MACDONALD,**
Managing Director.

Manager for New Brunswick,
**Major J. MACGREGOR GRANT, St. John.**

Manager for Nova Scotia,
**AUGUSTUS ALLISON, Halifax.**

# LONDON & LANCASHIRE

*LIFE ASSURANCE CO.,*

**Of London, England.**

**CANADA BRANCH.**

*Head Office, . . . . 42 ST. JOHN STREET,*

**MONTREAL.**

**BOARD OF DIRECTORS.**

Hon. D. A. SMITH, M.P., *Chairman* EDWARD MACKAY, Esq., *Dp'y.-Chairman.*
JOHN OGILVY, Esq. (Messrs. Ogilvy & Co.)
ROBT. BENNY, Esq. (Messrs. Benny, Macpherson & Co.)
JAS. S. HUNTER, Esq., N.P.

*This Company has deposited at Ottawa for the* EXCLUSIVE BENEFIT OF CANADIAN POLICYHOLDERS *the sum of*

**$110,000.00**

*In addition to which the* WHOLE OF THE EARNINGS *of the Branch* ARE INVESTED IN THIS COUNTRY. *The Canadian Investments now amount to over* $175,000 *and are rapidly increasing.*

Every desirable form of Life Policy is granted, and at Rates **Lower** than the majority of offices.

Cash Surrender Value or free paid-up Policies granted after the receipt of Two and Three Years Premium have been received.

Policies almost entirely FREE of conditions and unchallengeable on any ground whatever, connected with the documents on which the Assurance was granted, after they have been in existence five years.

**GENERAL AGENTS.**

FRANK HOLLOWAY, Quebec.
J. A. MILL, Ottawa.
J. H. ROBINSON, Belleville.
GEO. M. GREER, Halifax.
S. BRUCE HARMAN, Toronto.
J. B. MOORE, Brantford.

**INSPECTORS:**—GEO. RENNIE; DAVID DOWNS.

**Active Agents wanted Where the Company is not already represented.** Apply to or address,

**WILLIAM ROBERTSON,**
*Manager for Canada, Montreal.*