

**Insurance.**

**CANADA**

**Life Assurance Company.**

This Institution having been

**ESTABLISHED IN 1847,**

Has long since surmounted all the dangers of the early years of Assurance Companies.

*Its ample Capital and Funds,*

And its management in the hands of persons of long experience of such business, afford

*Perfect Security*

to assurers. These features, as well as the Company's

**MODERATE RATES,**

render the Institution one whose advantages are not surpassed by any other, and explain the fact that it stands at the head of all the Life Companies in Canada.

Detailed Reports and Table Rates may be obtained at any of the Company's Offices or Agencies.

**A. G. RAMSAY,**  
Manager and Secretary.

**R. HILLS,**  
Assistant Secretary.

Agent in Toronto.—**E. BRADBURNE,**

**BRITON**

**MEDICAL AND GENERAL**

**Life Association.**

with which is united the

**BRITANNIA LIFE ASSURANCE COMPANY,**  
Capital and Invested Funds.....£750,000 Sterling.  
ANNUAL INCOME, £220,000 STG.:

**THE IMPORTANT AND PECULIAR FEATURE** originally introduced by this Company, in applying the periodical Bonuses, so as to make Policies payable during life, without any higher rate of premiums being charged, has caused the success of the BRITON MEDICAL AND GENERAL to be almost unparalleled in the history of Life Assurance. Life Policies on the Profit scale become payable during the lifetime of the Assured, thus rendering a Policy of Assurance a means of subsistence in old age, as well as a protection for a family, and a more valuable security to creditors in the event of early death: and effectually meeting the often urged objection, that persons do not themselves reap the benefit of their own prudence and forethought.

No extra charge made to members of Volunteer Corps or services within the British Provinces.

OFFICE.—A Joining Bank of Toronto, Wellington St.  
**THOMAS R. WOOD, Agent.**

**JAMES B. M. CHIPMAN,**  
Manager for Canada, Montreal

Oct. 17—9-1yr.

**PHENIX**

**Fire Insurance Company of London.**

ESTABLISHED IN 1782.

**AGENCY ESTABLISHED IN CANADA IN 1804.**  
Unlimited liability of all the Stockholders, and large Reserve Funds. Moderate rates of premium.  
**GILLESPIE, MOFFATT & Co.,**  
General Agents for Canada,  
370, St. Paul Street, Montreal.  
**JAMES DAVISON, Manager.**

**THE ONTARIO MUTUAL**

**Life Assurance Company**

**ISSUE** Policies on all the most approved methods. This Company is PURELY MUTUAL; its business confined to the Province of Ontario; its rates of Assurance are self-sustaining, yet lower than others on the participating plan. There being no Stockholders, all advantages go to the benefit of Policy-holders.  
Dividends declared yearly after Policies are three years

**WM. HENDRY, Manager,**  
Waterloo, Ont.

**Insurance.**

**North British and Mercantile**

**Insurance Company.**

**ESTABLISHED 1809.**

**CAPITAL** .....£2,000,000 Stg.  
**INVESTED FUNDS** ..... 2,838,118 18s. 8d. Stg.

The £6 5s. paid shares of this Company are now quoted on the London Stock Exchange at £23 10s. Stg.

Fire and Life Insurances effected on the most favorable terms.

Toronto Branch.

Local Offices, Nos. 4 and 6 Wellington Street.

**FIRE DEPARTMENT** .....**R. N. GOOCH, Agent.**

**LIFE DEPARTMENT** .....**R. J. DALLAS,**  
Molson's Bank.

**General Agents for Canada—**  
**MACDOUGALL & DAVIDSON.**

**Liverpool and London and Globe**

**Insurance Company.**

**AVAILABLE ASSETS** - - - **£27,000,000**

**DIRECTORS IN CANADA.**

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**HENRY STARNES, Esq., Deputy Chairman, (President Metropolitan Bank).**

**E. H. KING, Esq., (President Bank of Montreal.)**  
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**THOS. CRAMP, Esq., Merchant:**

**LOSSES PAID IN COURSE OF THIRTY-FIVE** Years exceed FORTY MILLIONS OF DOLLARS. Claims by CHICAGO FIRE, estimated at nearly \$3,000,000, are being liquidated as fast as adjusted WITHOUT DEDUCTION.

Security, prompt payment and liberality in adjustment of its losses are the prominent features of this wealth by Company.

**FIRE AND LIFE POLICIES** issued with very liberal conditions

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**WILLIAM HOPE, Agent Life Department, 18 King Street East.**

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Montreal.

**Reliance**

**Mutual Life Assurance Society,**  
Established 1840.

Head Office for the Dominion of Canada:

229 ST. JAMES STREET, MONTREAL.

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Net Assets, as at 31st Dec, 1870.....\$1,400,145 06  
Net Liabilities, do. do. .... 1,208,625 00

Surplus ..... \$101,520 00

**JAS. GRANT, Resident Secretary.**  
Agent—**WM. JEFFERY, Esq., Broker.**

**Imperial**

**Fire Insurance Company of London.**

No. 1 OLD BROAD STREET, AND NO. 16 PALL MALL.

**ESTABLISHED 1803.**

Canada General Agency,—

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**JAMES E. SMITH, Agent,**  
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**The Victoria**

**Mutual Fire Insurance Company of Canada.**

*Insures only Non-Hazardous Property at low rates.*

**BUSINESS STRICTLY MUTUAL.**

**GEO. H. MILLS, President.**  
**W. D. BOOKER, Secretary.**

**HEAD OFFICE** .....**HAMILTON, ONTARIO**  
Aug. 15-1yr

**Insurance.**

**CONFEDERATION LIFE ASSOCIATION OF CANADA.**

**HEAD OFFICE, MASONIC HALL, TORONTO**

**CAPITAL, - - - \$300,000.**

**Stock and Mutual Plans Combined.**  
Deposited with Dominion Government for Security of **POLICY-HOLDERS, \$50,000.**

**OFFICERS:**

**PRESIDENT—SIR FRANCIS HINCKS, K. C. M. G.,**  
Finance Minister of Canada.

**VICE-PRESIDENTS—HON. WM. P. HOWLAND,**  
C. B., Lieutenant-Governor of Ontario.  
**HON. WM. McMASTER, President Canadian Bank of Commerce.**

This Association offers the following advantages:  
1. It is a Canadian Institution under home management.

2. Perfect security by character of directors, wealthy proprietary and large guarantee capital, only one-tenth of which participates in profit.

3. Holders of mutual Policies share in profits and management.

4. Equal and just application of non-forfeiture principle, not arbitrary, but fixed by charter.

5. A policy free from vexatious restrictions.

6. Its investments made in Canada, thus being a source of home benefit, instead of a constant drain of wealth into foreign channels.

7. Comparatively low rates, its participating premium is over 10 per cent. less than ordinarily charged by mutual companies, and the stock rates over 25 per cent. less than the same.

Agents wanted in unrepresented districts.

Apply with references to  
**WILLIAM McCABE,**  
General Manager, Toronto.

**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 enjoyment 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 Policy-holders' heirs, or other purposes.

**CANADA—MONTREAL—St. James St..**

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**ALEXANDER MORRIS, Minister of Inland Revenue**  
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**TORONTO OFFICE—No. 32 WELLINGTON ST. EAST.**

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**THE MONETARY TIMES AND TRADE REVIEW—INSURANCE CHRONICLE.**

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