

**Insurance.**

**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. :**  
 Yearly increasing at the rate of £25,000 Sterling.

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.

25 TORONTO AGENCY, 5 KING ST. WEST.  
 Oct 17—9-1yr **JAMES FRASER, Agent.**

**Fire and Marine Assurance.**

**THE BRITISH AMERICA**  
**ASSURANCE COMPANY**

HEAD OFFICE:  
**CORNER OF CHURCH AND COURT STREETS,**  
**TORONTO.**

BOARD OF DIRECTORS:  
 Hon. G. W. Allan, M.L.C., A. Joseph, Esq.,  
 George J. Boyd, Esq., Peter Paterson, Esq.,  
 Hon. W. Cayley, G. P. Ridout, Esq.,  
 Peleg Howland, Esq., E. H. Rutherford, Esq.,  
 Thomas C. Street, Esq.

Governor: **GEORGE PERCIVAL RIDOUT, Esq.**  
 Deputy Governor: **PETER PATERSON, Esq.**  
 Fire Inspector: **E. ROBY O'BRIEN.**  
 Marine Inspector: **CAPT. R. COURNEEN.**

Insurances granted on all descriptions of property against loss and damage by fire and the perils of inland navigation.  
 Agencies established in the principal cities, towns, and ports of shipment throughout the Province.  
**THOS. WM. BIRCHALL,**  
 23-ly *Manager.*

**Canada Farmers'**  
**Mutual Insurance Company.**

HEAD OFFICE, HAMILTON, ONTARIO.

INSURE only Farm Property, Country Churches, School Houses, and isolated Private Houses. Has been eventeen years in operation  
**THOMAS STOCK,**  
 President.

**RICHARD P. STREET,**  
 Secretary and Treasurer. 26

**Home District**

**Mutual Fire Insurance Company.**

Office—North-West Cor. Yonge & Adelaide Streets, TORONTO.—(UP STAIRS.)

INSURES Dwelling Houses, Stores, Warehouses, Merchandise, Furniture, &c.

PRESIDENT—The Hon. J. McMURRICH.  
 VICE-PRESIDENT—JOHN BURNS, Esq.  
 JOHN RAINS, Secretary.  
 AGENTS:—DAVID WRIGHT, Esq., Hamilton; FRANCIS STEVENS, Esq., Barrie; MESSRS. GIBBS & BRO., Oshawa.

**The Orient**

**Mutual Insurance Company, New York.**

THIS Company have made arrangements to issue, when desired, Policies and Certificates payable in LONDON and LIVERPOOL, at the Counting Rooms of MESSRS. DRAKE, KLEINWORT & COHEN.

EUGENE DUTILH, President.  
 ALFRED OGDEN, Vice-President.

CHARLES IRVING, Secretary.  
 The undersigned continues to receive applications for open and Special Policies, and to effect Insurances on Ships, Cargoes, and Freights, with above well-known Company, payable in Gold or Canadian Funds.  
 HENRY MCKAY, No. 1 Merchants' Exchange.  
 Montreal 1st Feb., 1876

**Insurance.**

**CANADA**  
**Life Assurance Company.**  
 ESTABLISHED 1847.

**THE RECENT FAILURES**  
 OF TWO OF THE LARGEST  
**ENGLISH ASSURANCE OFFICES,**  
 naturally causing much anxiety in the minds of Assurers in all Companies, the Directors of the

**CANADA LIFE**  
 have published a Report, and net valuation, of all its policy and annuity obligations, by an Actuary totally unconnected with it, the Hon. ELIZUR WRIGHT, of Boston, late Insurance Commissioner for the State of Massachusetts.

It is believed that such a voluntary submission of the Company's position to an eminent and entirely independent Actuary of the Hon. ELIZUR WRIGHT's well known high character, and professional skill, will add to that public satisfaction and confidence which the Canada Life Company enjoys.

Copies of Mr. WRIGHT's Report may be had at the Head Office, or at any of the Agencies throughout the Dominion. Persons who may be assured in the Companies whose condition is unsatisfactory, desiring to join the Canada Life, will be dealt with upon such terms as are reasonable and fair.

HEAD OFFICE, IN HAMILTON, ONT.  
 A. G. RAMSAY, Manager.  
 Agent in Toronto, E. BRADBURN, Esq.,  
 May 25. 1y Toronto Street.

**Reliance**

**Mutual Life Assurance Society**  
 OF LONDON, ENGLAND. Established 1840.  
 GOVERNMENT DEPOSIT.....\$100,000

Head Office for the Dominion of Canada:  
 229 ST. JAMES STREET, MONTREAL.  
 DIRECTORS—Walter Shanly, Esq., M.P.; Duncan Macdonald, Esq.; Major T. E. Campbell, C.B., St. Hilaire; the Hon. John Hamilton, Hawkesbury.

RESIDENT SECRETARY—James Grant.  
 Net Assets, as at 31st Dec. 1869.....\$1,279,670 00  
 Net Liabilities, do. do. .... 1,201,715 00

Surplus.....\$7,955 00  
 Prospectuses, &c., can be had on application at the Head Office, or at any of the Agencies.

JAS. GRANT, Resident Secretary.  
 AGENTS:—Toronto, W. H. Miller, Esq., Merchant.  
 Hamilton, John B. Young, Esq.

**The Gore District**

**Mutual Fire Insurance Company**

GRANTS INSURANCES on all description of Property against Loss or Damage by FIRE. It is the only Mutual Fire Insurance Company which assesses its Policies yearly from their respective dates; and the average yearly cost of insurance in it, for the past three and a half years, has been nearly TWENTY CENTS IN THE DOLLAR less than what it would have been in an ordinary Proprietary Company.

THOS. M. SIMONS,  
 Secretary & Treasurer  
 ROBT. McLEAN, Inspector of Agencies.  
 Galt, 25th Nov., 1868. 15-ly

**Queen**

**Fire and Life Insurance Company,**  
 OF LIVERPOOL AND LONDON,  
 Accepts all ordinary Fire Risks on the most favorable terms.

**LIFE RISKS**  
 Will be taken on terms that will compare favorably with other Companies.

**CAPITAL, £2,000,000 Stg.**  
 CANADA BRANCH OFFICE—Exchange Buildings, Montreal.  
 Resident Secretary and General Agent,  
 A. MACKENZIE FORBES,  
 13 St. Sacrament St., Merchants' Exchange, Montreal.  
 WM. ROWLAND, Agent, Toronto. 1-ly

**The Agricultural**

**Mutual Assurance Association of Canada.**  
 HEAD OFFICE.....LONDON, ONT.  
 A purely Mutual—Purely Farmers' Company.  
 Capital, 1st January, 1870.....\$228,773 95  
 Cash and Cash Items.....\$76,874 06  
 With 32,822 Members.

THIS, the only "Fire Mutual" that has invested with the Dominion Government, in compliance with the Insurance Law of Canada, continues to do the largest Farmers' business in Ontario, having last year issued 11,141 Policies, and a large increase has taken place in the business for the first five months of 1876. Its rates are as low as any well established company in the Dominion, and lower than those of a great many. For insurance, apply to any of the Agents, or address the Secretary, London, Ont.  
 N. B.—The "Agricultural" is now establishing Agencies in portions of the Province of Quebec.

**Insurance.**

**WESTERN**  
**Assurance Company,**

INCORPORATED 1851.  
**CAPITAL, .....\$400,000.**  
**FIRE AND MARINE.**  
 HEAD OFFICE.....TORONTO, ONTARIO.

Hon. JNO. McMURRICH, President.  
 CHARLES MAGRATH, Vice-President.

**DIRECTORS.**  
 JAMES MICHIE, Esq. NOAH BARNHART, Esq.  
 JOHN FISKEN, Esq. ROBERT BEATTY, Esq.  
 A. M. SMITH, Esq. WM. GOODERHAM, Jr., Esq.  
 JAMES G. HARPER, Esq.  
 B. HALDAN, Secretary.  
 J. MAUGHAN, Jr., Assistant Secretary.  
 WM. BLIGHT, Fire Inspector.  
 CAPT. J. T. DOUGLAS, Marine Inspector.  
 JAMES PRINGLE, General Agent.

Insurances effected at the lowest current rates on Buildings, Merchandise, and other property, against loss or damage by fire.  
 On Hull, Cargo and Freight against the perils of Inland Navigation.  
 On Cargo Risks with the Maritime Provinces by sail or steam.  
 On Cargoes by steamers to and from British Ports.

**The Waterloo County**  
**Mutual Fire Insurance Company.**

HEAD OFFICE: WATERLOO, ONTARIO.  
 ESTABLISHED 1863.

THE business of the Company is divided into three separate and distinct branches, the

**VILLAGE, FARM, AND MANUFACTURES.**

Each Branch paying its own losses and its just proportion of the managing expenses of the Company.

C. M. TAYLOR, Sec. J. W. WALDEN, M.D., Pres.  
 J. HUGHES, Inspector. 15-yr

**London Assurance Corporation.**

CAPITAL.....£896,550 Stg.  
 PAID UP.....448,375 "  
 FUNDS IN HAND.....£2,463,533 17s 4d. "

HEAD AGENT, ROMEO H. STEPHENS.

**The Victoria**  
**Mutual Fire Insurance Company of Canada.**

Insures only Non-Hazardous Property, at Low Rates.

**BUSINESS STRICTLY MUTUAL.**  
 GEORGE H. MILLS, President.  
 W. D. BOOKER, Secretary.

HEAD OFFICE.....HAMILTON, ONTARIO  
 Aug 15-lyr

**Montreal**

**Assurance Company.**  
 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. 34-6m.

**Imperial**

**Fire Insurance Company of London.**  
 No. 1 OLD BROAD STREET, AND 16 PALL MALL.  
 ESTABLISHED 1803.

Canada General Agency,  
**RINTOUL BROS.,**  
 24 St. Sacrament Street.  
 JAMES E. SMITH, Agent.  
 Toronto, Corner Church and Colborne Streets

PUBLISHED AT THE OFFICE OF THE MONETARY AND COMMERCIAL TIMES, No. 60 CHURCH ST.  
 PRINTED AT THE DAILY TELEGRAPH PUBLISHING HOUSE  
 BAY STREET CORNER OF KING.