

**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 for services within the British Provinces.  
47 TORONTO AGENCY, 5 KING ST. WEST.  
Oct 17-9-lyr JAMES FRASER, Agent.

**FIRE AND MARINE ASSURANCE.**  
**The British American ASSURANCE COMPANY.**

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

BOARD OF DIRECTION:  
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, Manager.  
23-ly

**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

**HOME DISTRICT Mutual Fire Insurance Company.**  
Office—North-West Cor. Yonge & Adelaide Streets, TORONTO.—(UP STAIRS.)  
INSURES Dwelling Houses, Stores, Warehouse, 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. 8-ly

**THE PRINCE EDWARD COUNTY Mutual Fire Insurance Company.**  
HEAD OFFICE,—PICTON, ONTARIO.  
President, L. B. STINSON; Vice-President, WM. DELONG.  
Directors: H. A. McFaul, James Cavan, James Johnson, D. W. Rutlan, W. A. Richards.—John Twigg, Secretary; David Barker, Treasurer; John Howell, Inspector of Losses and Agencies; R. J. Fitzgerald, Solicitor.

THIS Company is established upon strictly Mutual principles, insuring Farming Property in Townships, and Property not extra hazardous in Towns and Villages; and offers great advantages to insurers at low rates for five years without the expense of a renewal.  
Picton, June 14 1899. 9-ly

**Insurance.**

**Heliace Mutual Life Assurance Society**  
OF LONDON, ENGLAND. Established 1840.

Head Office for the Dominion of Canada:  
131 ST. JAMES STREET, MONTREAL.  
DIRECTORS—Walter Shanly, Esq., M.P.; Duncan Macdonald, Esq.; George Winks, Esq., W. H. Hingston, Esq., M.D., L.R.C.S.  
Parties intending to assure their lives, are invited to peruse the Society's prospectus, which embraces several entirely new and interesting features in Life Assurance. Copies can be had on application at the Head Office, or at any of the Agencies.  
JAS. GRANT, Resident Secretary.  
Agents wanted in unrepresented districts. 43-ly

**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., 1898. 15-ly

**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. BRADBURNE, Esq.,  
May 25. 1y Toronto Street.

**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 Farmers' Company. Licensed by the Government of Canada.  
Capital, 1st January, 1869.....\$250,193 82  
Cash and Cash Items, over.....\$86,000 00  
No. of Policies in force.....30,892 00  
THIS Company insures nothing more dangerous than Farm property. Its rates are as low as any well-established Company in the Dominion, and lower than those of a great many. It is largely patronised, and continues to grow in public favor.  
For Insurance, apply to any of the Agents or address the Secretary, London, Ontario.

**Insurance.**

**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. M. SPRINGER, M.M.P., Pres.  
J. HUGHES, Inspector. 15-yr

**Lancashire Insurance Company.**  
CAPITAL.....£2,000,000 Sterling

**FIRE RISKS**  
Taken at reasonable rates of premium, and ALL LOSSES SETTLED PROMPTLY, By the undersigned, without reference elsewhere  
S. C. DUNCAN-CLARK & CO.,  
General Agents for Ontario,  
25-ly N. W. Cor. of King & Church Sts., Toronto

**Western Assurance Company.**  
INCORPORATED 1851.

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

**DIRECTORS.**  
Hon. JNO. McMURRICH, President.  
CHARLES MAGRATH, Vice-President.  
A. M. SMITH, Esq. JOHN FISKEN, Esq.  
ROBERT BEATY, Esq. ALEX. MANNING, Esq.  
JAMES MICHIE, Esq. N. BARNHART, Esq.  
R. J. DALLAS, Esq.  
B. HALDAN, Secretary.  
J. MAUGHAN, Jr., Assistant Secretary.  
WM. BLIGHT, Fire Inspector.  
CAPT. G. 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 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 16-1yr

**North British and Mercantile Insurance Company.**

Established 1809.  
HEAD OFFICE, CANADA, MONTREAL.  
TORONTO BRANCH:  
LOCAL OFFICES, Nos. 4 & 6 WELLINGTON STREET.  
Fire Department, ..... R. N. GOOCH, Agent.  
Life Department, ..... H. L. HIME, Agent

**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.

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