Insurance.

BRITON
Life Association,
(LIMITED).

Capital Half a Million Sterling.

PAID UP £50,000 Stg.

Deposited with Dominion Government for the Special Security of Canadian Assurers

$50,000 TO BE INCREASED TO $100 000.

CANADA BRANCH, . . MONTREAL

JAS. B. M. CHIPMAN, Manager

Chief Offices: 429 Strand, London.

Toronto Office—17 Wellington St. W., Second Flat, Federal Bank Buildings.

GUARDIAN
Fire and Life Assurance Company
OF LONDON, ENGLAND.

ESTABLISHED 1821.

Capital - - £2,000,000 sterling
Invested Funds £2,956,000 sterling
Dominion Deposit - $100,343

Gen. Agents for Canada. { ROBT. SIMMS & CO. / GEO. DENHOLM. } Montreal

Toronto: THOMPSON & ARMSTRONG, 56 & 58 King St. East.

Kingston: VANDEWATER & BETTS, Ontario St.

Hamilton: GILLESPIE & POWIS, 20 James St. South.

PHŒNIX
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,
12 St. Sacrament St, Montreal.

ROBT. W. TYRE, Manager.

THE ACCIDENT
Insurance Company of Canada.

Incorporated by Dominion Parliament, A.D., 1872.

Authorised Capital, - - $250,000

HEAD OFFICE, MONTREAL.

President, Sir A. T. GALT. Vice-President, JOHN RANKIN, Esq.

MANAGER:
EDWARD RAWLINGS.

TORONTO BOARD:
Hon. Jno. McMurrich, D. Galbraith. Jas. Michie, Jno. L Blaikie.

AGENTS:
Alexander & Stark, County York.

CITY AGENTS:
John Haldan, A. W. Smith, Morton & Matson, W. A. Law & Co.

THE ACCIDENT
Is the only Purely Accident Insurance Company in Canada; its business is more than twice that transacted by all the other Canadian Companies combined; it has never contested a claim at law, and is the only Canadian Company which has made the *Special Deposit with Government* for the transaction of Accident Insurance in the Dominion.

Insurance.

THE STANDARD
LIFE ASSURANCE COMPANY.

ESTABLISHED 1825.

HEAD OFFICES:
Edinburgh, - - Scotland.
Montreal, - - - Canada.

Amount of Policies in force over..... **$92,000,000**
Assets, upwards of..... **26,000,000**

Claims paid to Canadian policy holders over
One Million Dollars.

R. H. MATSON, Gen. Agt. Toro to District. W. M. RAMSAY, Manager for Canada
Office, 20 Equit. Chambers, Adelaide St. E., 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. Chn.; Sir. A.T.Galt, K.C.M.G; T. Hart, Esq; G. Stephen, Esq.

Mercantile Risks accepted at Lowest Current Rates

Dwelling Houses and Farm Property Insured on Special Terms.

JOS. B. REED, Toronto Agent; 32 Adelaide St E.
G. F. C. SMITH, Chief Agent for the Dominion, Montreal.

MUTUAL
FIRE INSURANCE COMPANY
Of the County of Wellington.

Business done exclusively on the Premium Note System.

. W. STONE, President. CHAS. DAVIDSON, Secretary.

Head Office, . . Guelph. Ont

The Mercantile
FIRE INSURANCE COMP'Y.
Incorporated by Act of Ontario Legislature.

CAPITAL.....$200.000.

HEAD OFFICE ..... WATERLOO, ONTARIO.

OFFICERS
J. E. BOWMAN, M.P., President.
J. W. WALDEN, Vice-President.
P. H. SIMS, Secretary.

Insurances granted on all descriptions of property against loss or damage by fire, at current rates.
Agencies will be opened at the principal towns in Ont.

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.

H. P. ANDREW, Agent, Toronto.

Head Office for Province of Quebec,
119 ST. FRS. XAVIER STREET, MONTREAL.

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

Insurance.

METROPOLITAN LIFE
INSURANCE COMPANY.
Cor. Park Place & Church St. New York

Has DEPOSITED with the Dominion Government for the benefit of CANADIAN POLICY HOLDERS $100,000.

ITS NET ASSETS have been largely increased during the past year and now amount to $2,122,216.

ITS NET SURPLUS to policy holders is $360,464

It issues ENDOWMENT POLICIES AT LIFE RATES, and affords the largest amount of protection at the least cost.

Nothing so complete is found in the ordinary life plan, tontine plan, or any other method of mutual, mixed or stock life insurance companies, as in the Reserve plan of the METROPOLITAN LIFE.

☞ Liberal contracts made with agents in all unrepresented districts.

F. A. MOORE,
10 King Street East, Toronto.
MANAGER FOR PROVINCES OF ONTARIO AND QUEBEC.

THOS. A. TEMPLE,
St. John, N.B.,
Manager Maritime Provinces.

SOVEREIGN
Fire Insurance Comp'y of Canada.

CAPITAL, - - $600,000.

Deposit with the Dominion Government, $100,000.

President—Hon. A. MACKENZIE, M.P.
Vice-President—GEORGE GREIG, Esq.
J. MAUGHAN, Jr., Manager. G. BANKS, Asst. Manr.
Insurance effected at reasonable rates.

NORTH BRITISH & MERCANTILE
Fire & Life Insurance Co.

ESTABLISHED 1809.

Subscribed Capital, £2,000,000 Stg.

FINANCIAL POSITION OF THE COMP'Y.

1.—*Funds as at 31st December,* 1878.

Paid-up Capital	£350,000 Stg.
Fire Reserve Fund	794,577 "
Premium Reserve	505,165 "
Balance of Profit and Loss Account	57,048 "
Life Accumulation	£2,852,567
Annuity Funds	300,080 "

2.—*Revenue for the Year,* 1878.

From Fire Department:		
Fire Premiums and Interest		£976,160
From Life Department:		
Life Premiums & Interest	£438,737	
Inte'st &c., on An'uity F'nds.	12,040	
		£450,777
Total Revenue		£1,426,937
		or, $6,944,426 73

WILLIAM EWING, Inspector.
GEORGE N. AHERN, Sub-Inspector.

R. N. GOOCH, Agent,
26 Wellington St. East, TORONTO

Head Office for the Dominion in Montreal.
MACDOUGALL & DAVIDSON, General Agents.