

Insurance.

The Mercantile
FIRE INSURANCE COMPLY.

Incorporated by Act of Ontario Legislature
CAPITAL.....\$200,000.
HEAD OFFICE.....WATERLOO, ONTARIO.

Board of Directors:

J. E. Bowman, M.P.	St. Jacobs.
J. B. Snider,	Conistoga.
J. W. Walden, M.D.,	Waterloo.
John Shub,	Waterloo.
J. B. Hughes,	Waterloo.
Cyrus Bowers,	Berlin.
Henry F. J. Jackson,	Berlin.
Robert Melvin,	Guelph.
William Robinson,	Galt.

Officers:—J. E. Bowman, M. P. President; J. W. Walden, M. D., 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.

The Manufacturers & Merchants
Mutual Fire Insurance Co. of Canada.

D. B. CHISHOLM, Esq.—PRESIDENT.
J. T. MIDDLETON, Esq.—VICE-PRESIDENT.
ALPHEUS BEAMER, Man. Dir. & Adjuster.
H. T. CRAWFORD, Sec.-Treas.
Head Office—Hamilton.

A Directorate composed of prominent manufacturers and merchants and a complete copy of the application and Diagram returned with the policy.

T. B. STEWARD, Agent,
17 Adelaide Street East, Toronto

CANADIAN MUTUAL
FIRE
Insurance Company.

Head Office, - - - Hamilton, Ont.

AVAILABLE ASSETS, 31ST DEC., 1875,
\$262,763.

Lowest rates on all classes of property.
Three year policies issued on the popular mutual system

JOHN BARRY, President. B. E. CHARLTON, Vice-President

F. R. DESPARD,
Secretary

H. P. & A. ANDREW, Agents for Toronto,
26 Adelaide Street East, up stairs.

Western Assurance Company.

Notice is hereby given that the Annual
General Meeting of Shareholders
of this Company will be held at the Company's
Office, on

Wednesday, the 16th day of August
Next,

at 12 o'clock, noon, to receive the annual report for the
election of Directors to serve during the ensuing year,
and for such other business as may come before the
meeting.

By order of Board,
B. HALDAN,
Managing Director.

Western Assurance Company's Office,
Toronto, July 17th, 1876.

Insurance.

1876.

JACOB E. JAL.
JOHN M. H. BOYD, Stat. Sec.

Thirdly Annual Statement.
Net assets, January 1, 1875.....\$38,838,267 85
RECEIVED IN 1875.
For Premiums.....\$7,165,468 55
For Interest and Rent.....2,652,931 81

\$ 9,818,400 36
\$48,656,668 21

DISBURSED IN 1875.
TO POLICY-HOLDERS:
For claims by death and ma-
tured endowments.....\$2,722,352 27
Surplus returned to Policy-
holders.....2,543,556 08
Lapsed and surrend' policies
941,095 42

EXPENSES:
Commission to Agents.....\$528,740 55
Salaries of Officers, Clerks,
and all others employed on
salary.....19,700 00
Medical Examiners' fees.....113,505 88
Printing, Stationery, Adver-
tising, Postage, Exch'ge &c
\$741,382 08
Taxes.....246,306 83

7,194,602 68

Balance Net Assets, December 31, \$41,462,065 53

SCHEDULE OF ASSETS.
Loans upon Real Estate, first lien.....\$26,936,282 40
Loans upon stocks and bonds.....241,353 28
Premium notes on policies in force.....6,730,567 50
Cost of Real Estate owned by the Co'y...1,853,500 13
Cost of United States Registered Bonds...1,630,836 80
Cost of State Bonds.....619,900 00
Cost of City Bonds.....1,746,695 00
Cost of other bonds.....435,060 00
Cost of Bank Stock.....80,205 00
Cost of Railroad Stock.....26,000 00
Cash in Bank, at interest.....1,070,893 79
Cash in Company's office.....6,684 78
Balance due from agents, secured.....79,180 45
Bills receivable.....4,876 40

ADD:
Interest accrued and due.....\$1,617,060 07
Rents accrued.....2,510 91
Market value of stocks and
bonds over cost.....372,698 20
Net prem. in course of col'n.
Net deferred quarterly and
semi-annual premiums...34,265 93

2,032,585 39

Gross assets, Dec. 31, 1875 \$43,494,650 92
LIABILITIES:
Amount required to re-in-
sure all outstanding poli-
cies, net assuming 4 per
cent. interest.....\$38,494,045 00
Extra reserve.....197,612 00
All other liabilities.....798,142 00

\$39,489,799 00
Surplus, December 31, 1875.. \$4,004,851 92
Increase of assets during 1875.....\$3,050,954 93
Ratio of expense of management to re-
ceipts in 1875.....7.55 per cent.
Policies in force Dec. 31, 1875, 66,209, insur'g \$185,076,842

VICTORIA MUTUAL
FIRE INSURANCE COMPANY OF CANADA

Hamilton Branch
Within range of Hydrants in Hamilton.

Water-Works Branch:
Within range of Hydrants in any locality having
efficient water-works.

General Branch:
Farm and other non-hazardous property only.
One branch not liable for debts or obligations of the
others.

GEO. H. MILLS, President.
W. D. BOOKER, Secretary.
HEAD OFFICE.....HAMILTON, ONTARIO.
J. C. MUSSON, No. 7 Imperial Buildings Toronto,

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,
Chief Offices: 429 Strand, London. Manager
Toronto Office—17 Wellington St. W., Second Flat,
Federal Bank Buildings.
GEORGE J. MACQUIRE,
Local Agent & Inspector of Agencies.

Liverpool and London and Globe
Insurance Company.

Capital.....\$10,000,000
Funds Invested in Canada.....650,000
Government Deposit for benefit of Can-
adian Policyholders.....150,000

CANADA BOARD OF DIRECTORS.

Hon. HENRY STARNES, Chairman.
THOS. CRAMP, Esq., Deputy Chairman.
ALEX. HINCKS, Esq.
SIR A. T. GALT, K.C.M.G.
THEODORE HART, Esq.

G. F. G. SMITH, Resident Secretary.
Medical Referee—DUNCAN C. MACALLUM, Esq., M.D.
Standing Counsel—FRED. GRIFFIN, Esq., Q.C.

MERCANTILE RISKS ACCEPTED AT LOWEST
CURRENT RATES.

Dwelling Houses and Farm Property Insured on
Special Terms.

LIVE POLICIES are issued at rates as low as are consis-
tent with the security offered. Liberal Surrender values.

Claims payable one month after proof of death.
G. F. C. SMITH,
Chief Agent for the Dominion, Montreal

THE MONETARY TIMES AND TRADE
REVIEW—INSURANCE CHRONICLE.

DEVOTED TO
Finance, Commerce, Insurance, Railways
Mining, Public Companies, Invest-
ments, and Joint Stock En-
terprise.

ISSUED EVERY FRIDAY MORNING

SUBSCRIPTION PRICE
CANADIAN SUBSCRIBERS.....\$2 a year.
BRITISH ".....10s. stg. a year
AMERICAN ".....\$3 U. S. cy.
Canadian Postage pre-paid on Foreign Subscriptions.

Book and Job Printing.

Having extended our premises and fitted up a Job
Department, we are in a position to fill all orders entrusted
to us with neatness and punctuality.

Office—No. 64 Church Street, Toronto, Ontario
EDW. TROUT, Business Manager.