

## Insurance.

# THE GORE DISTRICT Mutual Fire Insurance Company

INCORPORATED JUNE 18, 1838,  
Undertakes the Insurance of all descriptions of  
Property against loss or damage by Fire.

Its operations are, and invariably have been, restricted  
to the Province of Ontario.

By never permitting its lines of insurance in any lo-  
cality to exceed a safe limit—by a determination not to  
compete "for risks at constantly diminishing rates," and  
by a steady adherence to a sound tariff, it has been en-  
abled

## TO MEET ITS ENGAGEMENTS

as they have matured; while the cost of insuring with it  
has ranged from sixteen to twenty cents in the dollar  
less than what it would have cost in a proprietary com-  
pany. And similar results may hereafter with confidence  
be anticipated: for the Company continues to receive  
that careful attention and cautious management which  
have characterized its transactions for so many years.

**THOS. M. SIMONS,**  
Secretary-Treasurer.

Galt, Aug. 29, 1876.

# The Mercantile FIRE INSURANCE COMP'Y.

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.

# 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 sys-  
tem

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

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

## Insurance.

JANUARY 1, 1876.

# THE Connecticut Mutual LIFE INSURANCE CO'Y, OF HARTFORD, CONN.

**JAS. GOODWIN, President.**  
**JACOB L. GREENE, Secretary.**  
**JOHN M. TAYLOR, Assistant Sec.**

## Thirtieth 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.....  
Medical Examiners' fees.....19,700 00  
Printing, Stationery, Adver-  
tising, Postage, Exchange &c  
113,505 88

Taxes.....	\$741,382 08
	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 ..	1,853,590 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.....	435,000 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
	\$41,462,065 53

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 prems. in course of col'n.  
Net deferred quarterly and  
semi-annual premiums ... 34,265 93

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: Manager  
429 Strand, London.

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. C. 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 intrusted  
to us with neatness and punctuality.

Office—No. 64 Church Street, Toronto, Ontario

**EDW. TROUT, Business Manager.**