

Insurance.

THE GORE DISTRICT Mutual Fire Insurance Company

INCORPORATED JUNE 18, 1836.

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 locality 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 enabled

TO MEET ITS ENGAGEMENTS

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 company. 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. Snyder, Conistoga
J. W. Walden, M.D., Waterloo.
John Shuh, Waterloo.
J. B. Hughes, Waterloo.
Cyrus Bowers, Berlin.
D. S. Bowiby, 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 1ST JAN.. 1877,
\$197,814.28.

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

JOHN BARRY, Esq., JOHN EASTWOOD, Esq.,
President. Vice-President

E. HILTON, Esq.,
Secretary

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 matured endowments.....\$2,722,352 27

Surplus returned to Policy-holders.....2,543,556 08

Lapsed and surrend' policies.....941,095 42

\$6,206,913 77

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, Advertising, Postage, Exchange &c.....113,505 88

Taxes.....\$741,382 08

246,306 83

7,194,602 68

Balance Net Assets, December 31, 1875.....\$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.....619,000 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.....6,050 28

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-insure all outstanding policies, net assuming 4 per cent. interest.....\$38,494,045 00

Extra reserve.....197,612 00

All other liabilities.....738,142 00

\$39,489,799 00

Surplus, December 31, 1875.....\$4,004,851 92

Increase of assets during 1875.....\$3,050,931 93

Ratio of expense of management to receipts in 1875.....7.55 per cent.

Policies in force Dec. 31, 1875, 66,209, insured \$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 Canadian 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.

LIFE POLICIES are issued at rates as low as are consistent 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, Investments, and Joint Stock Enterprise.

ISSUED EVERY FRIDAY MORNING!

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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, Manager.