Insurance.

CANADA

Life Assurance Company.

This Institution having been

ESTABLISHED IN 1847.

Has long since surmounted all the dangers of the early years of Assurance Companies.

Its ample Capital and Funds,

And its management in the hands of persons of long ex-perience of such bus ness, afford

Perfect Security

to assurers. These features, as well as the Company's

MODERATE RATES.

render the Institution one whose advantages are not surpassed by any othe, and explain the fact that it stands at the head of all the Life Companies in Canada.

Detailed Reports and Table Rates may be obtained at any of the Company's Offices or Agencies.

A. G. RAMSAY,

Manager and Secretary.

R. HILLS.

Assistant Secretary.

Agent in Toronto.-E. BRADBURNE.

BRITON

MEDICAL AND GENERAL

Life Association.

Capital and Invested Funds, over	\$4,000,000	
Annual Income, over	\$1.222.000.00	
Government Deposit, over	100,000 00	

Policies payable during lifetime at ordinary life rates,

(By application of profits)

Chief Offices, 429 Strand, London. Head Office for the Deminion:

12 PLACE D'ARMES, MONTREAL. JAS, B. M. CHIPMAN,

Manager. Terente Office-Edinburgh Buildings, Wellington St. E. A. MUMFORD. Local Agent and Inspector of Agencies.

PHŒNIX

Fire Insurance Company. of London.

ESTABLISHED IN 1782. A GENCY ESTABLISHED IN 1782.

A GENCY 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,
310, St. Paul Street, Montreal.
JAMES DAVISON, Manager.

Reliance

Mutual Life Assurance Society,

Established 1840.

Head Office or the Dominion of Canada: sag ST. JAMES STREET, MONTREAL.

Agent—J ENOCH THOMPSON

Insurance.

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

Received from premiums since its organization	\$ 65,194,85 3 13,756,093	o6 88
Total receipts. Paid to Policy-holders Total expenses Taxes and prifit and loss	\$78,950,946 36,872,631 7,085,561 1,313,092	16 37
Total Paid. Ralance net assets, Dec. 31, 1872 Gross Assets. Surplus over all lliabilities Income for 1872 This Company is provided and Tile	\$45,271,285 33,679,661 34,936,141 5,088,937 9,754,420	69 13 85

34,936,141 13 5,088,937 85 9,754,420 99 This Company is purely mutual. The above financi I exhibit shows it to be in possession of nearly thirty-five millions of dollars of assets. It has an annual income of over five millions. Its as ets are invested in securities of the highest order, bearing high interest rates, and readily convertible into current funds. Particular attention is requested to the character of its assets as shown in the following schedule:—

Loans on real estate first lien (valuation

\$47,837,439 00)\$17,652,992 32 Loans on stocks and bonds (valuation, Ca425,283 00)

Premium notes on policies in force.

Real estate owned by Company, cost
United States Registered Bonds, cost

State Roads cost 298,503 28 8,800,037 92 1,139,972 47 1,630,836 80 813,900 00 2,136.695 00 80,205 00 26,000 00 State Bonds, cost 1,034,350 53 26,782 23

39,386 1

State Bonds, cost
City Bonds, cost
Bank Stock, cost
Railroad Stock, cost
Cash in Bank at interest
Cash in Company's office
Balances due from agents secured.
Interest accrued, market value of stocks
and bonds over cost, net premiums, collecting and deferred. 1,256,479 44

S34,936,141 13
The st ad adherence of this Company to economy and prudence of management may be seen in the annexed ratios of expenses to receipts:—
Ratio of expenses to receipts since date of organization, 8 97-100. Ratio for 1872, 7 53-100.

JAMES GOODWIN, President.
JOHN M. TAYLOR, ASST Sec'y.

GENERAL AGENCIES.

Pro. Ontario.—Ass't Gen. Man.—John Haldane, Toronto
"R. J. O'Loane, London
Prov. Quebec Gen. Man.—Robert Wood, Montreal.
New Brunswick—
F. S. COFFIN,
Gen. Agt., Bangor, Maine.

Address-COFFIN & FAIRBANK,

Liverpool and London and Globe Insurance Company.

AVAILABLE ASSETS - - \$27,000,000

DIRECTORS IN CANADA.

T. B. ANDERSON, Esq., Chairman,
HENRY STARNES, Esq., Deputy Chairman, (President
Metropolitan 1 ank).
E. H. KING, Esq., (President Bank of Montreal.)
WM. CHAPMAN, (Commissioner Trust & Loan ComCompany.)

Company.)
THOS. CRAMP, Esq., Merchant:

IJ

OSSES PAID IN COURSE OF THIRTY-FIVE , Years exceed Forty Millions of Dollars.

Security, prompt payment and liberality in adjustment of its losses are the prominent features of this weal hy Company.

FIRE AND LIFE POLICIES issued with very liberal conditions

JAMES FRASER, Agent Fire Department, 5 King Street West, Toronto. THOMAS BRIGGS, Agent, Kingston.

F. A. BALL, Inspector of Agencies, Fire Branch. GEORGE J. PYKE, Inspector of Agencies, Life Branch. WILLIAM HOPE, Agent Life Department, 18 King Street East.

> G. F. C. SMITH, Chief Agent for the Dominion, Montreal.

Insurance.

ÆTNA

Life Insurance Company

OF HARTFORD.

This Company did a larger amount of business in Canada in the year 1872 than any other Company reporting to the Dominion Government. See Gov roment Returns.

Its Policies are all strictly non-forfeitable

thus doing justice to all, and compelling none to forfeit their payments through inability to continue paying

It furnishes Insurance on all just and equitable Plans.

Its Mutual Rates average lower than any purely Mutual Company.

Its Stock Rates average lower than any purely Stock Company, besides guaranteeing the amount of paid-up Policy which will be given on account of surrender of Stock Policies—done by no other Company in Canadas. Its ten year term plan is peculiar to itself, allowing the insured to withdraw the whole of the reserve on account of his policy when he attains the age of seven.y, if he desires to do so.

Its ratio of expense to income is far below the average.

It is prompt in payment of claims, careful in the selection of risks, and guards with the utmost jealousy the interests of its Policy-holders generally.

It is believed no Company doing business in the country has higher claims upon the public.

Persons desiring information (ither in regard to Agencies or Insurance, will please address,

JOHN GARVIN, MANAGER.

Toronto.

Montreal Assurance Company.

INCORPORATED 1840.

HEAD OFFICE.....MONTREAL

BRANCH OFFICE-26 Wellington Street, Toronto.

Inland Navigation, also Ocean Risks (to and from Ports of Great Britain) covered at moderate rates.

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business Manager.