

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**

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 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,       | Consistoga  |
| J. W. Walden, M.D., | Waterloo.   |
| John Shuh,          | Waterloo.   |
| B. Hughes,          | Waterloo.   |
| Cyrus Bowers,       | Berlin.     |
| D. S. Bowlby,       | 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.

**QUEEN INSURANCE CO.**

OF ENGLAND.

**FIRE & LIFE.**

Capital.....£2,000,000 Stg.

INVESTED FUNDS.....£668,818 "

**FORBES & MUDGE,**  
Montreal.]

*Chief Agents for Canada.*

**WM. ROWLAND, Agent,**  
No. 62 King Street East, Toronto.

**Brown Brothers, ACCOUNT-BOOK MANUFACTURERS**

Stationers, Book-Binders, etc.,  
66 and 68 King Street East, Toronto Ontario.

ACCOUNT-BOOKS FOR BANKS, INSURANCE Companies, Merchants, etc., made to order of the best materials and for style, durability and cheapness unsurpassed.

A large stock of Account-Books and General Stationery constantly on hand. 3-ly

**HASTINGS MUTUAL**

**Fire Insurance Company,**

Having raised a Guarantee Capital, now cover all classes of risks. Applications for agencies are solicited from qualified persons in all places not represented in Ontario.

**JAMES H. PECK,**  
Secretary.

Belleville, July, 1876.

Insurance.

1877  
Thirty-first Annual Statement.  
OF THE  
1877

**Connecticut Mutual LIFE INSURANCE CO'Y,**

OF HARTFORD, CONN.

Net assets, January 1, 1876.....\$41,462,065 53  
RECEIVED IN 1876.

For Premiums.....\$6,725,120 67  
For Interest and Rent.....2,893,993 46  
\$ 9,619,114 13  
\$51,081,179 66

DISBURSED IN 1876.

**TO POLICY-HOLDERS:**  
For claims by death and matured endowments.....\$2,601,246 35  
Surplus returned to Policy-holders.....2,461,030 52  
Lapsed and surrend' policies.....956,481 81  
\$6,018,758 68

**EXPENSES:**  
Commission to Agents.....\$462,836 55  
Salaries of Officers, Clerks, and all others employed on salary.....82,431 11  
Medical Examiners' fees.....17,702 50  
Printing, Stationery, Advertising, Postage, Exchange &c.....106,052 56  
\$669,062 72  
Taxes and profit and loss.....373,211 79

Balance Net Assets, Dec. 31, 1876.....\$40,020,146 47

SCHEDULE OF ASSETS.

Loans upon Real Estate, first lien.....	\$27,815,839 54
Loans upon stocks and bonds.....	94,867 28
Premium notes on policies in force.....	6,290,699 45
Cost of Real Estate owned by the Co'y.....	2,748,753 20
Cost of United States Registered Bonds.....	2,183,240 46
Cost of State Bonds.....	723,400 00
Cost of City Bonds.....	1,847,310 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.....	1,718,015 91
Cash in Company's office.....	7,306 54
Balance due from agents, secured.....	44,132 89
Bills receivable.....	5,376 40
Net and ledger assets.....	\$44,020,146 47

**ADD:**  
Interest accrued and due.....\$1,844,530 64  
Rents accrued.....3,850 00  
Market value of stocks and bonds over cost.....309,064 54  
Net deferred quarterly and semi-annual premiums.....801 42  
34,613 26  
2,192,859 86

Gross assets, Dec. 31, 1876.....\$46,213,066 33  
**LIABILITIES:**  
Amount required to re-insure all outstanding policies, net, assuming 4 per cent. interest.....\$40,775,730 00  
All other liabilities.....1,315,313 40  
\$42,091,043 40

Surplus, December 31, 1876.....\$4,121,962 93  
Increase of assets during 1876.....\$2,718,355 40  
Rate of expense of management to receipts in 1876.....6.95 per cent.  
Policies in force Dec. 31, 1876, 66,618, insured \$183,414,408

**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 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. 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.*

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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**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, Manager.**