Insurance.

RELIANCE

Mutual Life Assurance Society,

OF LONDON, ENGLAND.

ESTABLISHED 1840.

Head Office for Canada . 196 ST. JAMES ST. MONTREAL.

The Directors have decided to invest all the earnings of this Branch in first-class Canadian Securities, thus enabling them to offer superior advantages to the Canadian public.

AGENTS

Who wish to work up a permanent and remunerative business will now find this office a very favorable one to represent, owing to the above important change, and its well known stability and age.

APPLY FOR UNREPRESENTED DISTRICTS EARLY.

A GENERAL AGENT WANTED.

All policies are issued direct from the Canadian office, and are entirely free from troublesome clauses and conditions.

FREDERICK STANCLIFFE,
Res. Secretary,

Balance Sheet for 1877 and full particulars on application.

Insurance.

The STANDARD

Fire Insurance Co.'y.

Head Office—HAMILTON.

Government Deposit, . . $25,000.

This Company has the largest Government Deposit of any purely Provincial Company.

It confines its business exclusively to this Province, and limits its Liability on any First-Class Risk to $3,000.

President:
D. B. CHISHOLM, Esq., Barrister, late Mayor of Hamilton, and Ex M.P. for Hamilton.

Secretary-Treasurer:
H. THEO. CRAWFORD.

Sole Agents for Toronto:
W. B. CAMPBELL and A. T. WOOD.

Hamilton, March 1, 1878.

DOMINION

FIRE & MARINE INSURANCE CO.

Head Office—HAMILTON, Can.

Deposit with Dominion Gov't., $50,000.

President:—JOHN HARVEY (of J. Harvey & Co.
Vice-President:—JAMES SIMPSON, (of Simpson, Stuart & Co.)
Manager:—F. R. DESPARD.

Toronto Office—9 TORONTO ST., H. P. ANDREW, *Agent.*
Montreal Office—55 St. Frs. Xavier St., W. R. OSWALD, *Agent.*
London Office—Richmond Street, F. B. BEDDOME, *Agent.*

Insurance.

BRITON

LIFE ASSOCIATION,

[LIMITED.]

Chief Offices, 429 Strand, London.

HEAD OFFICE FOR THE DOMINION:

12 PLACE D'ARMES, MONTREAL.

Capital, Half-a-Million Sterling.

£20,000 Stg. deposited with Imperial Government.
$50,000 deposited with Dominion Government for exclusive benefit of Canadian Policy-holders.

JAS. B. M. CHIPMAN,
Manager for Canada.

Established 1803.

IMPERIAL

Fire Insurance Comp'y

OF LONDON.

HEAD OFFICE FOR CANADA:

Montreal, 102 St. Francois Xavier St

RINTOUL BROS., Agents.

Subscribed Capital, - £1,600,000 Stg.
Paid-up Capital, - £700,000 Stg.
ASSETS, - - - - - - £2,222,552 Stg.

CONFEDERATION LIFE

ASSOCIATION.

Head Office - - - TORONTO, ONTARIO.

PRESIDENT,
HON. W. P. HOWLAND, C.B.
Late Lieut.-Governor of Ontario.

VICE-PRESIDENTS,
HON. W. McMASTER,
W. ELLIOT, Esq.

This Association affords all the Benefits of MUTUALITY, with the Security of a Stock Management.

EXAMPLES OF PROFITS.

No. of Policy.	Kind of Insurance.	Sum Assured	Annual Premium.	For 1876.		For 1877.	
				Cash.	Bonus.	Cash.	Bonus.
1	Life.	$10,000	$238.20	$ 74.40	$217.00	$ 90.60	$258.00
7	10 Paym't Life	5,000	259.40	112.10	297.00	130.00	333.00

It will be observed that these results are not only very handsome, but are also Equitable. If this Association distributed the Profits on the ordinary PERCENTAGE PLAN, allowing a bonus of 2½ per cent., payable at death, then the Profits would have been as follows:—

Policy No. 1. For 1877. Cash.....$87.93. Bonus.....$250.00.
" 7. " " ..... 48.80 " ..... 125.00.

It will at once be seen that such a System as this last cannot commend itself to persons who will take time to consider it, as it not only does injustice to persons paying by a limited number of Premiums, but it gives only the same profits after a person has paid a score of Premiums.

The above profit-results, which place the Confederation Life in the van of Life Companies in Canada, are the attained by

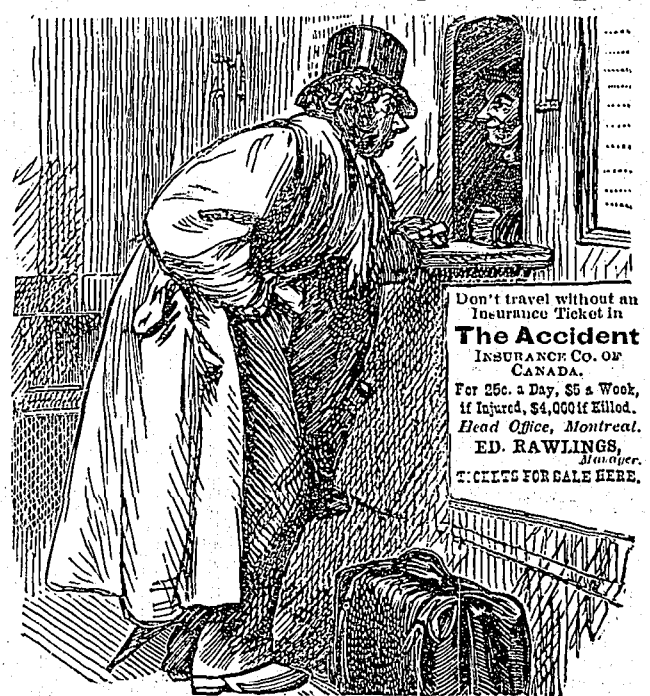
Not paying more for business than it is worth.
Adopting a High Standard of Valuation from the outset.
Giving 90 per cent. of the profits to Policy-holders.
The exercise of care and economy in all branches of the business. And employing a Mode of Division, just in its results, giving to each in the proportion in which each has contributed to profits.

Manager for the Province of Quebec,
H. J. JOHNSTON, Montreal.

J. K. MACDONALD,
Managing Director.

Manager for New Brunswick,
MAJOR J. MACGREGOR GRANT,
St. John.

Manager for Nova Scotia,
F. ALLISON,
Halifax.



"RISKS." *Shrewd Clerk (with an eye to his percentage).* TAKE AN ACCIDENT INSURANCE TICKET, SIR?"

Passenger (nervously). "WHA' FOR?"

Clerk. "WELL, SIR, NOTHING HAS GONE WRONG ON THIS LINE FOR THE LAST FOURTEEN MONTHS; AND, BY THE HAVERAGES, THE NEXT SMASH ON THE HUP LINE IS HOVERDUE EXACTLY SIX WEEKS AND THREE DAYS!!"

Adapted from "Punch." [*Old Gent forks out with alacrity.*