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Insurance.

THE CONNECTICUT
Mutual Life Insurance Company,
OF HARTFORD, CONNECTICUT.

Assets.....	\$27,566,479 26
Surplus (computing Re-Insurance by N. Y. Legal Standard).....	9,671,875 26
Income for 1899.....	8,978,751 23
Total Death Claims paid to date.....	9,566,987 00
Total Surplus Premiums returned to the Assured, to date.....	6,785,680 00

DIVIDEND PAYABLE IN 1870, \$2,300,000!

TOTAL AMOUNT INSURED, OVER \$177,000,000 !!

This Company is PURELY MUTUAL, there being no
Stockholders to absorb any portion of its funds, its surplus
belonging wholly to its members, and being equitably ap-
portioned among them in annual dividends or returns of
surplus premiums.

In comparison with other American Life Companies, the
CONNECTICUT MUTUAL has conducted its business at
a lower average rate of expenses; its claims by death have
averaged less, in proportion, than those of any other Com-
pany having a sufficient extent of business to test the law
of mortality; and

Its Assets have been uniformly invested at a net rate of
interest exceeding that realized by any similar institution.

The necessary result of this economy in management,
careful selection of lives, and highly productive invest-
ments, has been that the CONNECTICUT MUTUAL has
afforded insurance to its members at a LESS AVERAGE COST,
than any other Company.

Ratio of Expenses of Management to Total Receipts
1899, 8.89 per cent.

Its investments are securely and profitably made, and
contain no Commuted Commissions, Fancy Stocks, Personal
Securities, nor any imaginary or Unrealized Assets.

Beyond doubt, the CONNECTICUT MUTUAL is the
Strongest Life Insurance Company in the world; its ratio
of Assets to Liabilities, as measured by the New York
Legal Standard, is \$155.50 per \$100; and it grants all de-
sirable forms of Insurance upon Strictly Equitable Terms,
and at the CHEAPEST ATTAINABLE RATES OF COST.

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Vice-President, Secretary.
EDWIN W. BRYANT, Actuary.

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Agent at Toronto.

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385 AND 387 ST. PAUL STREET, MONTREAL, CANADA.

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FRED. COLE, Secretary.

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made in the usual form. Good references if required.
B. E. O'CONNOR. (39-1y) W. E. WALLER.