

# CONFEDERATION LIFE ASSOCIATION.

Head Office—Temple Chambers, Toronto.

PRESIDENT.

HON. W. P. HOWLAND, C.B.

VICE-PRESIDENTS.

HON. WM. McMASTER. WM. ELLIOT, ESQ.

Intending Assurers will find the following, with other advantages offered by this association:

## RATES OF PREMIUM,

For a guaranteed amount of Insurance, that will bear favorable comparison with the rates of other companies.

Profits are distributed in a manner to afford justice to all classes of policies, the share increasing with each additional premium paid, and giving Assurers under **TEN PAYMENT LIFE**, and other **LIMITED PAYMENT PLANS** and **ENDOWMENTS**, an equitable increased share in return for the larger premiums paid.

**Safety and Security** are attained by annual valuations on the Government standard.

The fullest information will be given on application at the Head Office or at the Agencies.

J. K. MACDONALD, Managing Director.

R. S. BAIRD,  
CITY AGENT.

Accumulated Assets, **\$25,120,804.24.**  
Surplus over all Liabilities, **\$4,764,636.77.**

## WHY PREFER THE ÆTNA!

The statement has been made many thousand times, in all parts of the Dominion, that "not less than \$300,000 per annum would be saved to the people of Canada, if all their Life Insurance were in the ÆTNA."

Now for further proof—  
Endowment Policies recently paid in Canada, and Ten Payment Life Policies which have become free of further premiums, place the matter in a very clear light.

Canada companies charge a man, 37 years of age, from \$95.51 in one case to \$99.69 in another case, as annual premium *without profits*, for a ten-year Endowment Policy of \$1,000. Ten payments of \$95.51 make the total premiums payable..... \$955.10

The ÆTNA'S premium, *with profits*, on the same age and kind of policy, is \$96.90, but the ten dividends applied in reducing it, with the interest on the saving, have made the actual payments, in comparison with the above, only..... 809.00

Yielding a saving on the \$955 (equal to \$153 on \$1,000) of..... \$146.00

\$2,647,497 were paid during 1877 for Life Insurance in Canada. A saving of only \$150 per \$1,000 on Two Millions of that sum would make the total yearly saving, as claimed,..... \$300,000

AGAIN—On the Ten-payment Life Plan, the annual premium, *without profits*, in four old country companies, age 35, is as follows:

Standard, of Edinburgh.....	\$57 00	Briton, of London.....	\$70 00
Commercial Union.....	543 20	Star, ".....	616 80

Average of the four companies, for a \$10,000 Policy..... \$560.00  
The ÆTNA'S \$478.00 is, by profits, reduced below..... 425.00

Yielding the important saving of..... 135.00

upon the \$560, which is equal to \$240 per \$1,000 of premiums paid. If the same ratio could be saved on the whole \$2,867,705 paid each year in our Dominion to other Life Companies than the ÆTNA, then no less than the **IMMENSE SUM OF \$568,000** would be saved annually. It is safe to say, therefore, that **\$300,000** a year could be made by looking into this important subject.

Every citizen of Canada is invited to co-operate in this good work.

**GOVERNMENT SECURITY.**—ANOTHER REASON for taking your next policy in the ÆTNA LIFE is that the ever-increasing Re-Insurance Fund, or CASH VALUE of your policy will be annually deposited (in accordance with the "Insurance Act of 1877,") with the Dominion Government. This is not done by any company chartered in Canada.

For Rate Tables, or an Agency outfit, address

WILLIAM H. ORR, Dominion Manager.

Office—10½ Adelaide St. East, Toronto.

# CANADA LIFE ASSURANCE CO.

Established, - - 1847.

CAPITAL AND ASSETS OVER \$4,000,000.

NOTE.—The Profit Bonuses added to the Life Policies are larger than given by any other Company in Canada. 2.—It has occurred that Profits have not only altogether extinguished all Premium payments, but, in addition, yield the holder an annual surplus.

Upon a calculation of the Company's Reserves upon the Government standard of future interest at the rate of 4 1/2 per cent. per annum, the Company had over and above that, and its capital and every liability, in 1877, a profit-surplus of \$90,285; and upon a careful computation as at 30th April, 1878, that profit-surplus has been so greatly increased as to warrant the anticipation that the profits to be divided in 1880 will be equal to the liberal average rate which the Company has hitherto given to its policy-holders.

Assurers joining the Company before 30th April, 1879, will receive two years profits in 1880.

HEAD OFFICE, - HAMILTON, Ont.

A. G. RAMSAY, Managing Director.

R. HILLS, Secretary.

J. W. MARLING, Superintendent of Agencies.

## BRANCH OFFICES.

EASTERN ONTARIO:

GEORGE A. COX, General Agent, Peterboro.

MARITIME PROVINCES:

ALEX. RAMSAY, Secretary, 145 Hollis St., Halifax, N.S.

P. McCLAREN, General Agent for Nova Scotia and P. E. Island.

E. F. DUNN, Agent for St. John and New Brunswick.

Hon. W. O. WHIEWAY, St. John's, N.F., Agent for Newfoundland.

PROVINCE OF QUEBEC:

R. POWNALL, Secretary, Canada Life Buildings, 182 St. James Street, Montreal.

Special Agent for Montreal—JAMES AKIN.

Agent in Toronto, J. D. HENDERSON, Canada Life Buildings, 46 King Street West.

# THE STANDARD Fire Insurance Comp'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.

WILLIAM CAMPBELL, General Agent Toronto District.

Hamilton, March 1, 1878]