

**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 experience of such business, 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 other, 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.**

with which is united the

**BRITANNIA LIFE ASSURANCE COMPANY,**  
Capital and Invested Funds.....£750,000 Sterling.  
ANNUAL INCOME, £220,000 STG.:

**THE IMPORTANT AND PECULIAR FEATURE** originally introduced by this Company, in applying the periodical Bonuses, so as to make Policies payable during life, without any higher rate of premiums being charged, has caused the success of the BRITON MEDICAL AND GENERAL to be almost unparalleled in the history of Life Assurance. *Life Policies on the Profit scale become payable during the lifetime of the Assured, thus rendering a Policy of Assurance a means of subsistence in old age, as well as a protection for a family, and a more valuable security to creditors in the event of early death; and effectually meeting the often urged objection, that persons do not themselves reap the benefit of their own prudence and forethought.*

No extra charge made to members of Volunteer Corps or services within the British Provinces.

OFFICE.—A. Joining Bank of Toronto, Wellington St.

THOMAS R. WOOD, Agent.

**JAMES B. M. CHIPMAN,**

Manager for Canada, Montreal

Oct. 17—9-1yr.

**PHENIX**

**Fire Insurance Company. of London.**

ESTABLISHED IN 1782.

**AGENCY 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:

229 ST. JAMES STREET, MONTREAL.

DIRECTORS—Walter, Shanly, Esq., M.P.; Duncan Mac-

Donald, Esq.; Robert Simms, the Hon. J. Hamilton,

F. W. Thomas, Esq., Cashier Molson's Bank.

Net Assets, as at 31st Dec, 1870.....\$1,400,145 00

Net Liabilities, do. do. ....1,208,625 00

Surplus .....\$101,520 00

JAS. GRANT, Resident Secretary

Agent—J. ENOCH THOMPSON.

**Insurance.**

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

Received from premiums since its organization .....\$65,194,853 06  
Received for interest and rents..... 13,756,093 88

Total receipts.....\$78,950,946 94  
Paid to Policy-holders..... 36,872,631 16  
" Total expenses..... 7,085,561 37  
" Taxes and profit and loss..... 1,313,092 72

Total Paid.....\$45,271,285 25  
Balance net assets, Dec. 31, 1872..... 33,679,661 69  
Gross Assets..... 34,936,141 13  
Surplus over all liabilities..... 5,088,937 85  
Income for 1872..... 9,754,420 99

This Company is purely mutual. The above financial exhibit shows it to be in possession of nearly thirty-five millions of dollars of assets. It has an annual income of nearly ten millions of dollars, and an actual surplus of over five millions. Its assets 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, (\$425,283 00) ..... 298,503 28  
Premium notes on policies in force..... 8,800,037 92  
Real estate owned by Company, cost..... 1,139,972 47  
United States Registered Bonds, cost..... 1,630,836 80  
State Bonds, cost..... 813,900 00  
City Bonds, cost..... 2,136,695 00  
Bank Stock, cost..... 80,205 00  
Railroad Stock, cost..... 26,000 00  
Cash in Bank at interest..... 1,034,350 53  
Cash in Company's office..... 26,782 23  
Balances due from agents secured..... 39,386 14  
Interest accrued, market value of stocks and bonds over cost, net premiums, collecting and deferred..... 1,256,479 44

Increase of assets during 1872.....\$34,936,141 13  
2,957,739 47

The strict 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.

JACOB L. GREENE, Secretary.

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,

Nova Scotia—} 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 Bank).

E. H. KING, Esq., (President Bank of Montreal.)

WM. CHAPMAN, (Commissioner Trust & Loan Com-

pany.)

THOS. CRAMP, Esq., Merchant:

**LOSSES PAID IN COURSE OF THIRTY-FIVE** Years exceed FORTY MILLIONS OF DOLLARS. Claims by CHICAGO FIRE, estimated at nearly \$3,000,000, are being liquidated as fast as adjusted WITHOUT DEDUCTION.

Security, prompt payment and liberality in adjustment of its losses are the prominent features of this wealthy 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.**

**DEPOSIT OF \$100,000.00**

AT OTTAWA FOR THE BENEFIT OF CANADIAN POLICY-HOLDERS ONLY.

**THE**

**METROPOLITAN LIFE**

**Insurance Comp'y of New York.**

**Joseph F. Knapp, President,**

JOHN R. HEGEMAN, Vice-Pres. | R. A. GRANNIS, Secretary.  
Wm. P. STEWART, Actuary. | Maj. B. R. CORWIN, Manager for the Dom. Canada.

**Lt.-Gov. Lemuel Allen Wilmot, D.C.L.,**

Fredericton, New Brunswick,  
RESIDENT DIRECTOR.

**THE RESERVE PLANS**

Of this Co. are the most popular system of Life Insurance ever offered, and are rapidly superceding the old practice.

**8,642 POLICIES !!**

Issued in 1872, attest public appreciation of their value.

The Reserve plans furnish the largest PROTECTION against Death at the least cost, and at the same time A CASH ENDOWMENT, during the life-time of the Insured and at periods elected by himself.

*The best investment that can be made—Provision for Life and Protection against Death in the same Policy.*

Apply to the annexed Superintendents for blank proposals, and inspect the list of

**PROMINENT CANADIAN POLICY-HOLDERS,**

who have availed themselves of these popular plans.

**STERLING AGENTS WANTED**

At Every Unoccupied Point.

The most profitable plans an Agent can offer.

**F. A. MOORE & SON,**  
60 CHURCH ST., TORONTO.

Superintendents for Ontario & Quebec.

**THOS. A. TEMPLE & SON,**

102 Prince William St., ST. JOHN, N. B.,

Superintendents for the Maritime Provinces.

**THE MONETARY TIMES AND TRADE REVIEW—INSURANCE CHRONICLE.**

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**Finance, Commerce, Insurance, Railways Mining, Public Companies, Investments, and Joint Stock Enterprise.**

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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.

**J. M. TROUT,**  
Business Manager.