EQUITABI

LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

120 BROADWAY, NEW YORK.;

Preliminary Statement of Business Jan. 1, 1883.

TOTAL INCOME, over SURPLUS OVER LIABILITIES 10.500.000

he amount of new business transacted during the past year, \$62,250,000, exds the largest business ever done by any other Company in one year.

THE SOCIETY in 1878 wrote \$21,440,213 Insurance; in 1879, \$26,502,541; in 1880, \$35,170,805; in 1881, \$46,189,662; in 1882, \$6.2.356,666

sons for the increased patronage received by the Society during the

1st. The fact that the percentage and amount of its surplus over its liabilities according to the state insurance apports (four per cent valuation), are larger than in any other one of the five largest life insurance companies.

2d. The percentage of dividends earned for policy-holders, according to the same tep_rts, is now, and has been for the last five years, greater than in any other one of these companies.

3d. The Society issues a plain and simple contract of insurance, free from burdensome conditions and technicalities, INCONTESTABLE AFTER THREE YEARS.

4th. In the event of death, a policy which has become incontestable is paid mmediately upon the receipt of the proofs of death with a legal release of the platin, thus affording pecuniary relief to the family as quickly as if the mount of the policy were in a Government bond, and avoiding the annoying delay of weeks and months, and sometimes years of vexatious litigation, which many have experienced in other companies.

5th. The Society has no contested claims on its books.

6th. The popularity of the Society's tontine system of insurance:—which provides full insurance in case of death, and gives the greatest return for the money paid by the policy-holder if he lives, with more advantageous options to meet an insurer's need at the end of the term, than any other form of policy ever devised.

Persons desiring life insurance will best consult their own interests by communicating with the officers of the Society or any of its agents.

R. W. GALE, Manager for the Dominion of Canada,

TORONTO OFFICE 2 Court St. | No. 198 St. James St., Montreal.

\mathbf{ROYAL}

INSURANCE COMP'Y OF ENGLAND

LIABILITY OF SHAREHOLDERS UNLIMITED. FUNDS INVESTED,
ANNUAL INCOME, upwards of 24 000,000 5,000,000

Investments in Canada for protection of Canadian Policy holders (chiefly with Qovernment), exceed \$600,000.

Every description of property insured at moderate rates of premium.

Life Assurances granted in all the most approved forms.

Head Office for Canada—Royal Insurance Buildings Montreal.

JOHN MAUGHAN.

JOHN KAY.

Agents for Toronto and ARTHUR F. BANKS, County of

M. H. GAULT, Chief Agents
W. TATLEY,

LONDON LANCASHIRE & PIRD

INSURANCE COMPANY.

MANAGER-CHAS. G. FOTHERGILL. SUB-MANAGER-J. B. MOFFATT.

Capital Fully Subscribed... \$9,260.000 Assets, Cash, and Invested Funds
Deposited with Government of Canada, for the Pro-2,605,925 tection of Policy-holders in Canada

100,000 ALL LOSSES PAID AT HEAD OFFICE IN TORONTO, WITHOUT REFERENCE TO ENGLAND.

Office—Mail Buildings, Toronto.

F. A. BALL, Chief Agt. for Canada.

Agent for Toronto:-T. M. PRINGLE.

THE ROYAL CANADIAN

Fire & Marine Insurance Co'y.

160 ST. JAMES ST., MONTREAL.

This Company doing business in Canada only, presents] the followng Financial Statement and solicits the patronage of those seeking unquestionable security and honorable treatment.

Capital and Assets, Jan., 1st, 1883, \$1,295,835 66 Income during year ending 31st Dec.. '82_381,142_39

ANDREW BORRETSON, Reg., Pros. JAMES DAVISON, Manager. HON, J. R. THIBAUDHAU, Vice-Pros. ARTHUR GAGNON, Sec.-Trees.

Before Insuring Your Life Examine the Very Attractive and Advantageous Plan of

UNION MUTUAL

LIFE INSURANCE COMPANY OF PORTLAND, MAINE,

INCORPORATED IN 1848.

JOHN:E. DEWITT. President.

HENRY D. SMITH, Secretary. NICHOLAS DEGROOT, Asst. Secretary.

\$6,979,379 77 \$6,979,379 77 Government Deposit at Ottawa, -Assets, Dec. 31, 1882, Surplus over all Liabilities, (N. Y. Standard) Dividends to Policy-holders, to 31st Dec., 1882, \$4,068,886 15 Total Payments to Policy-holders, - \$19,354,271 76

This is the only Company that issues Policies giving the benefits of the Maine non-forfeiture law, and specifying in definite terms by its Policy Contract, that there can be no forfeiture of the insurance by non-payment of premium after three annual premiums have been paid, until the value provided for is exhausted in extended insurance, and every policy issued, states in plain figures, the extended insurance and cash value as the case may be (after the third year), according to the number of full annual premiums paid. NOT MERELY ESTIMATES BUT ACTUALLY GUARANTEED and after being in force THREE FULL YEARS the policy BECOMES INCONTESTABLE. Matured policies are payable at once without rebate of interest on receipt of satisfactory proofs of death, together with a valid discharge from proper parties in interest, the Company waving the usual delay of ninety days required by most Companies. Policy Contract, that there can be no forfeiture of the insurance by nonmost Companies.

The guaranteed extensions and cash values do not include the Dividends which will accrue to the Policy.

Agents wanted in unrepresented districts.

For further particulars apply to

G. B. HOLLAND, Manager for Prov. of Ontario, 17 Poronto St., Toronto. " Que., 1178t. Frs. Xavier St., Montreal " N.S., Queen's Ins. Bldg, Halifax. C. L. BOSSE. W. R. ANDERSON. "

FEDERAL THE

LIFE ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, Ont.

Capital Subscribed. Deposited with Dominion Government,

8700.000 51.100

President: D. B. CHISHOLM, Esq., Hamilton.

Pice-Presidents: JAS. H. BEATTY, Esq.; ROBERT BARBER, Esq.
SHEPPARD HOMANS, Esq., Consulting Actuary.

This Company offers equitable plans of Life Insurance on favorable terms and issues NON-FORFEITABLE POLICIES, which, after payment of two full endowment or three life premiums, will, on default of any subsequent premium, be continued in force till the reserve is exhausted.

DAVID DEXTER,

Managing Director.

BRITISH AMER

ASSURANCE COMPANY.

FIRE AND MARINE.

Cash Capital & Assets, \$1,194,879.07. Incorporated 1888.

Head Office, Toronto, Ont.

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GOVERNOR, DEPUTY-GOVERNOR

1877

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Standard Fire Ins. Co.

HEAD OFFICE: HAMILTON ONT.

CAPITAL, \$3,000,000.00.

RECORD.

INCOME. \$20,987.69

ASSETS. \$152,464.96 SURPLUS. \$188,282.42 197,987.85

1880 82,108.96 288,277.67 The LARGEST gain of Business of any Ontario Company.

D. B. CHISHOLM, Esq., President. H. THEO. CRAWFORD, Sec. Prompt and Liberal Settlements are characteristic of this Company, and rates to insurers.

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Secretaries and Managers, Toronto and Co. of York.

Office, No. 14 Adelaide Street Hast.

Bouers of Marriage Licenses.