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.

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THE

STANDARD LIFE

ASSURANCE CO.

ESTABLISHED 1825.

HEAD OFFICE FOR CANADA,

MONTREAL

This well known Company having reduced their rates for Canada, beg to draw attention to the security offered.

Investments in Canada over \$700,000.

Claims paid in Canada, over \$1,000,000

W.M.RAMSAY, Manager, Canada.

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FIRE & MARINE INSURANCE CO.

Head Office-HAMILTON, Can. Deposit with Dominion Gov't., \$50,000.

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LIFE ASSOCIATION. [LIMITED.]

Chief Offices, 429 Strand, London.

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12 PLACE D'ARMES, MONTREAL.

Capital, Half-a-Million Sterling.

£20,000 Stg. deposited with Imperial Govern-

\$50,000 deposited with Dominion Government for exclusive benefit of Canadian Policyholders.

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

Established 1803.

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Fire Insurance Comp'y OF LONDON.

HMAD OFFICE FOR CANADA:

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RINTOUL BROS., Agents.

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

CONFEDERATION

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.				For 1877.		
17	Life. 10 Payın't Life.	\$10,000			\$217.00	\$ 90.60	\$258.00

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 1977. Cash.....\$37.93. Bonus....\$250.00. 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 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 anafeconomy 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.
Manager for New Brunswick,
MAJOR J. MACGREGOR GRANT,
St. John.

J. K. MACDONALD. Managing Director.

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F. ALLISON.

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CANADIAN BUSINESS, 1877. NEW ASSURANCES.

INCREASE OF OVER 100 PER CENT. on the New Business of 1876.

BRING AN INVESTMENTS.

Increase in Canadian Investments over 25 PER CENT.

INCOME. Increase in Cash Premium Income over 45 PER CENT.

WILLIAM ROBERTSON.

Manager for Canada,

42 St. John Street, Montreal.

The LONDON & LANCASHIRE was the first Company to reduce its Rates of Fremium for Canaca, and to invest in this country the whole of the Earnings of the Branch.