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.

Insurance.

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.

DOMINION

FIRE & MARINE INSURANCE CO.

Head Office—HAMILTON, Can.

Deposit with Dominion Gov't., $50,000.

JOHN HARVEY, of J. Harvey & Co, *President.*
F. R. DESPARD, *Manager.*

H. P. ANDREW, Agent, Toronto.

HEAD OFFICE FOR PROVINCE OF QUEBEC:
119 St. Frs. Xavier St.
MONTREAL.

JOHN. F. NOTT, CHAS. D. HANSON, } *Joint General Agents.*

Insurance.

BRITON

LIFE ASSOCIATION,

[LIMITED.]

Chief Offices, 429 Strand, London.

HEAD OFFICE FOR THE DOMINION

12 PLACE D'ARMES, MONTREAL.

Capital, Half-a-Million Sterling.

£20,000 Stg. deposited with Imperial Government.
$50,000 deposited with Dominion Government for exclusive benefit of Canadian Policy-holders.

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

Established 1803.

IMPERIAL

Fire Insurance Comp'y

OF LONDON.

HEAD OFFICE FOR CANADA:

Montreal, No. 6 HOSPITAL Street.

RINTOUL BROS., Agents.

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

CONFEDERATION LIFE

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.	Sum Assured.	Annual Premium.	For 1876.		For 1877.	
				Cash.	Bonus.	Cash.	Bonus.
1	Life.	$10,000	$238.20	$ 74.40	$217.00	$ 90.60	$258.00
7 —	10 Paym't Life.	5,000	259.40	112.10	297.00	130.00	323.00

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 1877. Cash.....$87.93. Bonus.....$250.00.
" 7. " " ..... 48.80 " ..... 125.00.

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 and economy 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.

J. K. MACDONALD,
Managing Director.

Manager for New Brunswick,
Major J. MACGREGOR GRANT,
St. John.

Manager for Nova Scotia,
AUGUSTUS ALLISON,
Halifax.

London & Lancashire

LIFE ASSURANCE CO.

—:o:—

CANADA BRANCH:

Head Office, 42 ST. JOHN STREET, MONTREAL.

BOARD OF DIRECTORS:

CHAIRMAN—HON. DONALD A. SMITH, M.P., Director Bank of Montreal.
DEPUTY CHAIRMAN—EDWARD MACKAY, Esq., Director Bank of Montreal.
JOHN OGILVY, Esq. (Messrs. Ogilvy & Co.)
ROBT. BENNY, Esq. (Messrs. Benny, Macpherson & Co.)
JAS. S. HUNTER, Esq., N. P.
INSPECTOR—THOMAS KERR.
MANAGER—WILLIAM ROBERTSON.

Extracts from Sixteenth Annual Report for the year 1878.

The following satisfactory statement was submitted of the business of the Company for the year 1878:—

As regards the

NEW ASSURANCES EFFECTED,

The Number of Proposals received were 1,238 for.....$2,382,866.67
Of which there were declined or not completed..... 229 for..... 513,650.00

And there were issued.....1,009 Policies for $1,869,216.67

Yielding a NEW Premium Income of $63,737.44.
The average age of the Lives Assured under these Policies being 34.6.
The Total Income is now $331,163.90.
The Claims by death under 66 Policies, including Bonuses, amounted to $123,725.00.
After payment of all outgoings and 6¾ per cent. to the proprietors on the original amount paid up, the Funds were increased by the sum of $92,792.17, and they now stand at $851,723.77.