

FACTS, NOT ESTIMATES.

POLICY No. 71,982

Was issued to Mr. John Thom, of Toronto, on the Ten Year Endowment plan, have 17th, 1870, for \$1,000, and paid to him March 17th, 1880. He did not to his tamily, if he had died any time during the ten PROMPTLY PAID mium was \$95.65, but the annual dividends reduced the payments to a insured ten years WITHOUT ACTUAL COST, but for his \$8:3.10 he received a round \$1,000-a POSITIVE gain of 20 PER CENT.

POLICY No. 25,487,

An Endowment Policy for \$5,000 was issued in 1860, and paid to himself in Premium, \$129.30. But the annual dividends reduced the net deposits of the good, being a gain, as an investment, of NEARLY 30 PER CENT., start defraying the cost of fourteen years' insurance.

 Ot Watkins, N.Y., purchased an ÆTNA 10 year Endowment Bond for \$2,000 in 1869, agreeing to pay for it by five annual instalments of \$337.10

 But his annual cash dividends reduced the net instalments or

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ETNA LIFE INSURANCE CO.,

 CITNA LIFE INSURANCE CO.,

 In this company has celebrated its 30th Anniversary with Assets of \$25,

 Out this, while none of such wonderful companies are now mentioned in the second second second and the theorem in Canada or the States. Four recently disappeared from Canada the "Globe" and "Attantic" of New York, the "Fadacona" of Quebec, such as the same trouble as afflicted the frog-temporary inflation at the second secon

WESTERN CANADA BRANCH OFFICE:

Bous'ead's Block, Adelaide Street East, Toronto. WILLIAM H. ORR, Manager.

THE ROYAL CANADIAN Fire & Marine Insurance Co'y.

160 ST. JAMES ST., MONTREAL.

This Company having withdrawn its business from the United States, presents the following Financial Statement and solicits the patronage of those seeking unquestionable security and honorable treatment.

Cash Capital, Jan. 1, 1880 Reserve for Re-Insurance Net Surplus Jan. 1, 1880	76,820	27
Total Cash Assets Jan. 1, 1880 Reserve Capital	\$433,105 800,000	

ANDREW ROBERTSON, Esq., Pres. JAMES DAVISON, Manager Fire Dept. G. H. MCHENRY, Inspector Fire Dept. HENRY STEWART, Mgr. Marine Dept.

CONFEDERATION LIFE ASSOCIATION

Incorporated by Special Act of the Dominion Parliament.

Government Deposit, \$86.300. Guarantee Capital, \$500,000. Capital and Assets, 31st Dec., 1879, \$906,337.

HEAD OFFICE, TORONTO, ONT.

President: Sir W. P. HOWLAND, C.B., K.C.M.G. Vice-Presidents: Hon. WM. McMASTER. WM. ELLIOT, Esq. Directors :

Hon. JAS. MACDONALD, M.P., Halifax.	J. HERBERT MASON, Esq. JAMES YOUNG, Esq., M.P.P.
Hon. T. N. GIBBS,	F. A. BALL, Esq.
ROBEKT WILKES, Esq.	M. P. RYAN, Esq., M.P.
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W. H. BEATTY, Esq. EDWARD HOOPER, Esq.	W. H. GIBBS, Esq. A. McLEAN HOWARD, Esq
	FRAS lete Fellow of St. John's Gall

Actuary: C. CARPMAEL, M.A., F.R.A.S., late Fellow of St. John's College. Cambridge

Managing Director: J. K. MACDONALD.