

UNION MUTUAL Life Insurance Co., of Maine

CHARTERED AT AUGUSTA, 1848. ORGANIZED AT BOSTON, 1849.

ASSETS, - TEN MILLION DOLLARS.

OFFICERS:

JOHN E. DeWITT, President. DANIEL SHARP, Vice-President.
Treasurer. D. L. GALLUP, Secretary and Actuary.
JOHN C. SHARP, M.D., Medical Examiner.

Since its organization in 1849, the Company

HAS RECEIVED,

| | |
|-------------------------------------|-----------------|
| In Premiums | \$18,431,211 13 |
| In Interest | 3,607,902 69 |
| Total Income from all sources | \$22,039,113 82 |

IT HAS PAID,

| | |
|---|-----------------|
| Death Losses, Endowments, and Annuities | \$4,104,147 09 |
| Dividends to Policy-holders, and for lapsed and Surrendered Policies, | 5,631,391 60 |
| Total Payments to Policy-holders | \$9,735,538 75 |
| Expenses, Commissions and Taxes | 3,705,128 03 |
| Interest on Capital, before retirement | 76,279 40 |
| Re-Insurance | 19,374 09 |
| Total Disbursements | \$13,536,320 27 |

IT HAS ACCUMULATED,

| | |
|------------------------------------|-----------------|
| Net Cash Assets amounting to | \$8,502,793 53 |
| | \$22,037,113 82 |

The above concise summary of business results verifies in a most emphatic manner the statement that the Company's affairs have, from the first, been managed with ability, economy, and discretion.

88.59 per cent. of the Company's entire Income since its organization has been retained as Premium Reserve, and Surplus, to meet future liabilities.

44.17 per cent. has been returned for Death Losses, Dividends, &c., to living policy-holders, and for Surrender Values.

Its total returns to members, together with present investments belonging solely to Policy-holders, amounted Jan. 1, 1876, to \$18,238,332.30.

J. H. McNAIRN, General Agent, Toronto.
C. B. CUSHING, General Agent, Montreal.
J. C. BENN, General Agent, St. John, N.B.

An Important Fact to every man.

A good many are complaining of hard times, dull business, shrinkage of goods, depreciation of Real Estate and other investments.

If these be true in your case, we suggest the expenditure of a comparatively small sum in an article that does not and can not depreciate.

A Reserve Endowment always means the full number of dollars expressed on its face. No panics or hard times can depreciate it, and when all other values are shrinking, this stands sure and steadfast.

We suggest, if you are a business man, that the premium on a 10 or \$20,000 Reserve Endowment is the best possible use you can make of that amount of money.

If you are an experienced agent, contemplating a change of contract or territory, take time to look into the merits of this popular plan.

If you are out of business and a clear-headed, intelligent man, try your hand at an agency, and begin a successful work. The grandeur and dignity of the business may be realized when we say that seventy millions of dollars were paid by the life companies to beneficiaries last year alone.

Here is a business offered you involving no expense, hazard, or loss, and the productiveness of which only is limited by your own ability.

A few of the more salient points of the Reserve Endowment are:

1. Every policy, whether on ordinary life rates or other, a Cash Endowment to the insurer.

2. The maximum of insurance at the minimum of cost.

3. A definite cash surrender value specified in the policy.

4. The TERM for which the insurance is to be run elected by the insured.

5. Grace in payment of premiums of from one to six months: a great accommodation to the insurer these hard times.

6. The merits of plain life insurance, endowment, and investment combined in one contract.

Send to the Company for its canvassing material, or for any information.

METROPOLITAN LIFE INSURANCE CO'Y,

Home Office—319 Broadway, New York.

Joseph E. Knapp, President. John R. Hegeman, Vice-President.
Robert A. Granniss, Secretary. William P. Stewart, Actuary.
Hon. A. L. Palmer, Counsel.

DIRECTORS FOR CANADA:

Lieut.-Gov. LEMUEL A. WILMOT, Fredericton, N.B. JOHN S. McLEAN, Pres. B. of Nova Scotia, Halifax. Major B. R. CORWIN, New York.

FREDERICK A. MOORE, Esq.,

60 Church Street, Toronto,
Manager for Ontario and Quebec

THOMAS A. TEMPLE, Esq.,

104 Prince William Street, St. John, N. B.
Manager Maritime Provinces.

INCORPORATED

A. D. 1874.

CANADA

CHARTER

PERPETUAL.

FIRE AND MARINE

INSURANCE COMPANY.

Head Office,  Hamilton, Ont.

Capital, \$1,000,000 fully Subscribed.

Deposited with Dominion Government, \$50,000.

PRESIDENT—JOHN WINER, Esq., (of Messrs.
J. Winer & Co.) Merchant.
MANAGER AND SECRETARY—CHARLES
D. CORY.

VICE-PRESIDENTS—GEORGE ROACH,
Esq., Mayor City of Hamilton.
D. THOMPSON, Esq., M. P., County of
Haldimand.

BRANCH OFFICES:

Montreal—No. 329 Notre Dame Street.
SIMPSON & BETHUNE, General Agents.
Manitoba Agency—Winnipeg.
ROBT. STRANG.

Halifax, N. S.—No. 22 Prince Street.
CAPT. C. J. P. CLARKSON, General Agent.
St. John, N. B.—No. 51 Princess St.
IRA CORNWALL, Jr., General Agent.

NOTICE

Is hereby given that application will be made to the Parliament of Canada at the next session thereof, by the London and Ontario Investment Company (limited), for an act to amend the act passed in the 30th year of Her Majesty's reign, cap. 62, intituled "An Act to Incorporate the London and Ontario Investment Company (limited), and particularly to amend the fifth section of the said act by striking out the last clause thereof and enacting in lieu thereof that the total amount of sums to be borrowed, as mentioned in the said section, shall never exceed the amount of the capital subscribed, and upon which twenty per cent. has been paid up, and to amend the seventh section of the said act by striking out the last six words thereof, and to amend the fourth section of the said act by striking out the words 'not exceeding eight per centum per annum,' and to authorize the said company to make loans upon the security of stocks of banks, incorporated companies and municipal corporations, and to grant to the said company such other powers as may be granted to other similar companies at the said session," and to amend the said act in other respects, and for other purposes.

Dated at Toronto this 30th day of November, 1876.

BEATTY, CHADWICK & BIGGAR,
Solicitors for Applicants.

"The Canadian Accountant."

An exhaustive treatise on the science of Accounts; containing complete sets of books in Wholesale and Retail Merchandising, Manufacturing, Settlement of Estates, Steamboating, Municipal Accounts, &c. Correspondence, Practical Computations, Business Papers and the Laws that govern them. A valuable reference book for Accountants and Business men. 1 vol. 300 pages. Sent post-paid on receipt of \$2. Address, S. G. BEATTY, Ontario Business College, Belleville, Ont.

DICKSON & BENNING,

MANUFACTURERS OF

PLUG TOBACCOS

PARIS, Ont.