

# Equitable Life Assurance Society

OF THE U.S.

HOME OFFICE, 120 BROADWAY, NEW YORK.

HENRY B. HYDE, President.

R. W. GALE, Montreal, General Manager Dominion of Canada.

Total Gross Assets, 1st January, 1879 .....	\$35,454,092 36
Total Cash Income in 1878 .....	8 217,943 24
Total Paid Policy-holders in 1878 .....	4,935,171 43
Total Undivided Surplus 31st Dec., 1878 .....	6,893,827 36
Total New Risks Assured in 1878, 6,115 policies assuring .....	21,440,213 00

For a Company not yet twenty years old the Equitable Life makes a most remarkable exhibit. The entire annal of life insurance furnish no parallel to the rapid and substantial growth of this corporation. In spite of hard times, dull trade, and discouragements peculiar to the business, the Equitable's history has been a continuous report of progress to which the above figures (taken from official returns) adds new emphasis. Managed by men who thoroughly understand their work, and, having as trustees an exceptionally strong list of the wealthiest and most respected citizens, the company has fully entitled itself to the high position it occupies, apart from the substantial security its financial resources pledge, thus making it the most desirable company to patronize.

As an investment, besides an insurance, a policy taken out on the **TONTINE SAVINGS FUND PLAN** forms a most attractive feature. As an example of what may be realized, this estimated result, based upon the companies experience in Tontine policies, during the past eight years, is here given of a policy for \$10,000 at the age of 40 on the 20 year Endowment plan with 15 years Tontine term.

Amount of policy payable at death, if before Tontine period .....	\$10,000 00
Cost of Premium Annually .....	517 80
Total Cost of Policy, (15 annual payments) .....	7,767 00
Cash value of Policy, end of 15 years .....	12,000 00
Or a paid-up Policy payable in cash in 5 years after .....	14,800 00

The payments and results vary with the age of the person. These remarkable results are offered—not by a new or small corporation—but by one of the largest, strongest, and most prosperous in the world.

Active Agents and Canvassers wanted in unrepresented districts.

**GEO. B. HOLLAND,**  
 Manager for Prov. Ontario,  
 58 CHURCH ST., TORONTO.

# SUN MUTUAL LIFE AND ACCIDENT INSURANCE COMPANY.

**CAPITAL, - - - - - \$500,000**  
**DEPOSITED WITH GOVERNMENT, - 56,000**

**President** ..... **THOMAS WORKMAN, Esq.,**  
**Managing Director** ..... **M. H. GAULT, Esq.**

**DIRECTORS:**

**T. WORKMAN, Esq.,** **T. J. CLAXTON, Esq., Vice-Pres.**  
**A. F. GAULT, Esq., M.P.,** **JAMES HUTTON, Esq.,**  
**M. H. GAULT, Esq.,** **T. M. BRYSON, Esq.,**  
**A. W. OGILVIE, Esq.,** **JOHN MCLENNAN, Esq.**

**TORONTO BOARD:**

**Hon. J. McMURRICH,** **JAMES BETHUNE, Esq.,**  
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**W. WARRING KENNEDY, Esq.,** **JOHN FISKEN, Esq.,**  
**Hon. S. C. WOOD,** **ANGUS MORRISON, Esq.,**

Policies non-forfeitable. Return of Premiums guaranteed. Dividends apportioned equitably. Endowment Assurance thereby rendered profitable.

Issues Life and Endowment Policies combined with weekly allowance in case of injury—a decidedly popular form of assurance.

**SURPLUS to Policy-holders, \$106,167 48.**

All Pure Insurance. No Tontine. Periodical examinations or chance of Policies being diminished on becoming claims. Contracts plain and straightforward.

This Company issues Life and Accident Policies on all the most approved plans, at the lowest possible rates.

**HY. O'HARA, Manager, Toronto,** **R. MACAULAY, Sec'y.**  
 Branch & Gen. Agt. Nor. West'n Ont. Active Agents wanted.  
 30 ADELAIDE STREET EAST.

Montreal, Feb. 4, 1879.

# WESTERN ASSURANCE COMPANY.

**FIRE & MARINE.** Incorporated 1851.

Capital and Assets .....	\$1,580,592 22
Income for Year ending 31st Dec., 1878 .....	\$905,806 66

**HEAD OFFICE : TORONTO, ONT.**

**Hon. J. McMURRICH, President.** **B. HALDAN, Man'g. Director.**  
**J. J. KENNY, Secretary.**

## The Union Fire Insurance Co'y.

**AUTHORIZED CAPITAL.....\$1,000,000.**

**Head Office, 52 Adelaide Street East, Toronto.**

**DIRECTORS:**

**Hon. J. C. AIKINS (Senator), Toronto, President.**  
**R. H. BOWES, Esq. (Smith, Wood & Bowes, Barristers, Toronto.)**  
**A. A. ALLAN, Esq., (of A. A. Allan & Co., Wholesale Furriers, Toronto)**  
**JOHN SHIELDS, Esq., (of James Shields & Co., Wholesale Grocers Toronto.)**  
**W. H. DUNSPAUGH, Esq., (Vice-Pres. People's L. & D. Co., Toronto.)**  
**B. LYMAN, Esq. (of Lyman Bros. & Co., Toronto.)**  
**JAMES PATTERSON, Esq. (T. May & Co., Toronto.)**  
**J. M. CURRIER, Esq., M.P., Ottawa.**  
**B. WILLIAMS, Esq., London.**  
**ALEX. NAIRN, Esq., Toronto.**

This Company insures Household, Mercantile, and Manufacturing Risks at the lowest current rates against loss or damage by fire or lightning in places where there are efficient means for putting out fires. Applications for Agencies, with satisfactory references, will be entertained.

**CASTON & GALT, SOLICITORS.**  
**A. T. McCord, Jr., General Manager.**

# THE MUTUAL LIFE ASSOCIATION, OF CANADA.

**HOME OFFICE ..... HAMILTON.**

**PRESIDENT—JAS. TURNER.** **VICE-PRESIDENT—ALEX. HARVEY.**

**Deposited with the Dominion Government for the additional protection of Policy-holders, \$50,000.00.**

Premiums Absolutely Non Forfeitable after two Annual Payments, and Profits distributed equitably and entirely among the Policy-holders.

This company issues Policies upon all approved plans at reasonable rates. A policy-holder insured on the ordinary plans may—after having paid two annual payments—discontinue his Policy and receive his share of the funds in either cash or a paid up policy. Full particulars will be given on application to the Home Office, or to any of the Agencies throughout the Dominion.

**DAVID BURKE, Manager.** **WM. SMITH, Secretary.**

**RICHARD BULL, Superintendent of Agencies.**

Agents wanted for unrepresented Towns or Counties.

**H. P. ANDREW, General Agent—9 Toronto St., Toronto.**

# WATERTOWN AGRICULTURAL INSURANCE COMPANY,

**INSURES NOTHING BUT FARM PROPERTY AND RESIDENCES.** It pays losses by fire and damage by lightning and for live stock killed by lightning anywhere on the farm.

<b>THIS COMPANY HAS PAID FOR LOSSES.....</b>	<b>\$2,370,175 38</b>
<b>ASSETS JANUARY 1ST, 1878.....</b>	<b>1,103,070 56</b>
<b>HAS DEPOSITED WITH THE CANADIAN GOVERNMENT ..</b>	<b>100,000 00</b>

This OLD AND RELIABLE COMPANY has again established its business in Canada, and it is too well known to require commendation.

It has prospered for a quarter of a century and is to-day STRONGER THAN EVER BEFORE. Its large assets and large Government deposit, with honourable dealing, fair adjustments and prompt payment of losses ought to secure to it a fair share of patronage from the insuring public.

**JOHN FISHER, Cobourg,**  
**L. M. CATHER, Toronto Agt., 4 Adelaide St. E.** **MANAGER FOR ONTARIO.**

Experienced Agents wanted in unrepresented localities.