ave pushed their business under great ndvalutuges, which they feel may oripple them in their fature efforts, would de nost themselves with a LIVE mpany which festers its agents. ers who have been desirous of takg a high rank in the business, but have and themselves surpassed by competitors, should determine whether this may not be due to the tools they have had to ork with rather than to any lack of bility or energy on their part. The man who has the greatest facilities in business, other things being equal, will surpass all competitors. The Equitable Life Assurance Society-190 Breadway, New York, has unoccupied territory at a number of points throughout Canada, and agents are invited to communicate with R. W. GALE, Montreal, General Agent of the Seciety for Canada. All communica, tions of this character will be treate with consideration by the officers of the Seelety.

ROYAL

INSURANCE COMP'Y OF ENGLAND

LIABILITY OF SHAREHOLDERS UNLIMITED.

 CAPITAL,
 \$10,000,000

 FUNDS INVESTED,
 24,000,000

 ANNUAL INCOME, upwards of
 5,000,000

Investments in Canada for protection of Canadian Policy holders (chiefly with Qovernment), exceed \$600,000.

Every description of property insured at moderate rates of premium.

Life Assurances granted in all the most approved forms.

Head Office for Canada—Royal Insurance Buildings Montreal

JOHN MAUGHAN, JOHN KAY, ARTHUR F. BANKS.

Agents for Toronto and County of

M. H. GAULT, W. TATLEY,

& LANGASHIRE LONDON FIRE

INSURANCE COMPANY.

> MANAGER-CHAS. G. FOTHERGILL. SUB-MANAGER-J. B. MOFFATT.

Capital Fully Subscribed..... ······ \$9,260,000 2,605,925 tection of Policy-holders in Canada 100.000

ALL LOSSES PAID AT HEAD OFFICE IN TORONTO, WITHOUT REFERENCE TO ENGLAND.

Office-Mail Buildings, Toronto. F. A. BALL, Chief Agt. for Canada.

Agent for Toronto:-T. M. PRINGLE.

THE ROYAL CANADIAN

Fire & Marine Insurance Co'y.

160 ST. JAMES ST., MONTREAL.

This Company doing business in Canada only, presents the followng Financial Statement and solicits the patronage of those seeking unquestionable security and honorable treatment.

Capital and Assets, Jan., 1st, 1882, \$1,257,168 30 Income during year ending 31st Dec., '81 394,438 37 ANDREW ROBERTSON, Esq., Pros. JAMES DAVISON, Manager Fire Dept. G. H. MCHENEY, Inspector Fire Dept. HENRY STEWART Mgr. Marine Dept. Before Insuring Your Life Examine the Very Attractive and Advantageous Plan of

THE

UNION MUTUAL

LIFE INSURANCE COMPANY OF PORTLAND, MAINE.

INCORPORATED IN 1848.

JOHN E. DEWITT, President. HENRY D. SMITH, Secretary. DANL. SHARP, Vice-President. NICHOLAS DEGROOT, Asst. Secretary.

Government Deposit at Ottawa, -\$115,600 00

This is the only Company that issues Policies giving the benefits of the Maine non-forfeiture law, and specifying in definite terms by its. Policy Contract, that there can be no forfeiture of the insurance by non-Policy Contract, that there can be no forfeiture of the insurance by non-payment of premium after three annual premiums have been paid, until the value provided for is exhausted in extended insurance, and every policy issued, states in plain figures, the extended insurance and cash value as the case may be (after the third year), according to the number of full annual premiums paid. NOT MERELY ESTIMATES BUT ACTUALLY GUARANTEED and after being in force THREE FULL YEARS the policy BECOMES INCONTESTABLE. Matured policies are payable at once without rebate of interest on receipt of satisfactory proofs of death, together with a valid discharge from proper parties in interest, the Company waving the usual delay of ninety days required by interest, the Company waving the usual delay of ninety days required by most Companies.

The guaranteed extensions and cash values do not include the Dividends which will accrue to the Policy.

Agents wanted in unrepresented districts. For further particulars apply to

G B. HOLLAND, Manager for Prov. of Ontario, 17 Toronto St., Toronto. C. L. BOSSE, "... F. B. K. MARTER, " Que., 117St. Frs. Xavier St., Montreal.

N.S., Queen's Ins. Bldg, Halifax.

SWORN STATEMENTS

Made to the Canadian Government Respecting Life Insurance, in 1881.

Names.	NEW POLICIES	TOTAL IN- SURANCE IN	REC'PTS	Policies become	AT
	OF 1881.	FORCE.	IN 1881.	Claims.	OTTAWA.
CANADIAN.	8	8	8	8	-\$
Canada, Hamilton,	3,914,780		668,111		54,000
Confederation, Toronto,	1,917,214				
Sun, Montreal,	1,671,768	4,990,157	148,564	58,304	50,400
Ontario Mutual,	1,593,833	4,192,011	160.523	22,000	50,586
Life Association, Hamilton	420,000				
North American,	1.410 384				
Citizens, Montreal,	153,700				50,256
Toronto Life,	76,800				
BRITISH.					
Standard, Edinburgh,	1,072,600	6,870,014	194,794	89.134	153,900
London & Lancashire	732,700	2,655,904			
Royal, of Liverpool,	18,327	969,524			Fired Life
North British & Mercantile	27,100	957,029			
Star, of London.	. 130,913	805,324			
Commercial Union,	25,307	687.455			Fire& Life
Lion, of London,	481,000				
Queen, Liverpeol,	24,500		9,881		Fire& Life
AMERICAN.					
ÆTNA LIFE, Hartford,	1.821.862	11,370,008	400 507	100 775	825,000
Equitable, of N. Y.,	1,079,000				
Travelers, Hartford,	519,000				
Union Mutual, Portland,					
Union Mutual, Portland,	472,060	2,888,028	94,804	66,611	130,00

This Table relates only to business done in Canada by the British and American Companies, but embraces the entire business of Canadian Companies. The ÆTNA LIFE's income in Canada is larger than that of any Company except the Canada Life. Its total income, however, is not merely \$4.03,597, but was \$3,851,315 in 1881, and its Insurance in force, \$79,772,425.

THE HANDSOME SUM OF \$100,000 has recently been added to the Ætna's deposit with the Canadian Government for the security of policyholders, bringing its total deposit up to \$325,000.

EST The very excellent standing of the ÆTNA LIFE INSURANCE COMPANY is shown by the fact that it is one of the leading Companies of the continent; and that its Canadian agency has an income nearly as large as those of all the other active American Companies in Canada combined, and larger than these of all the British Companies combined, or than the entire incomes of all the Canadian Companies except two.

Head Office for Canada, 10 1/2 Adelaide-st, East, Terents.

Head Office for Canada, 10 1/2 Adelaide-et. East, Terente. WILLIAM H. ORR, Manager.

FEDERAL THE

LIFE ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, Ont.

Capital Subscribed. 8700.000 Deposited with Dominion Government,

President: D. B. CHISHOLM, Esq., Hamilton.
Vice-Presidents: JAS, H. BEATTY, Esq.; ROBERT BARBER, Esq.
SHEPPARD HOMANS, Esq., Consulting Actuary.

This Company offers equitable plans of Life Insurance on favorable terms, and issues NON-FORFERTABLE POLICIES, which, after payment of two full endowment or three life premiums, will, on default of any subsequent premium, be continued in force till the reserve is exhausted.

S. G. CHAMBERLAIN,
Superintendent of Agencies.

DAVID DEXTER na Director

51,100