THE MONETARY TIMES AND TRADE REVIEW-INSURANCE CHRONICLE.



Fire Insurance Company. HEAD OFFICE, HAMILTON, ONT.

Authorised Capital, \$3,000,000. Full Deposit made with the Government.

INCOME OF THE STANDABD FOR THREE YEARS:

Premium	income.	1877-8	\$37.742	44
44	44	1878-9	47.316	57
61	41	1879-80	74,500	00
\$159 559 01 Losses for same period				01 00

D. B. CHISHOLM, Esq., Hamilton, President.

JOHN BAIRD, Esq., St. Thomas, Vice-President.

H. THEO. CRAWFORD, Secretary.

Board of Directors for Toronto and District-Alderman SAMUEL TREES, Chairman; Alderman NEIL C. LOVE, W. B. HAMILTON, Esq. B. H. JARVIS. Inspector. MALCOLM GIBBS, Agent.

> JAS. B. BOUSTEAD, Secretary and Manager, Toronto and County of York, and issuer Marriage Licenses.

Office, No. 14 Adelaide Street East.

UNION MUTUAL Life Insurance Co., of Maine DIRECTORS' OFFICE: Boston, Mass., 153 Fremont St.

JOHN E. DE WITT, President.

Incorporated in 1848.

ASSETS, 31 Dec., 1879 - \$6,884,798 26 SURPLUS over Liabilities, 31 Dec., 1879, N.Y. Standard, 41 p.c., 601,202 73

SURFLUS OVET LIBOUILIES.
31 Dec., 1879, N.Y. Standard, 4 p.c., 601,20273
 All its property belong exclusively to its policy-holders.

The New York Daily Commercial Bulletin compliments this excellent institution as f flows: -- "The result of careful and skillful usangement, during the years of bulness depression and shrinking values, begin to be quite manifest now in the case of a number of life insurance corporations especially. With the restoration of confidence, the revival of business, and the upward tendency of values, these well conducted companies promptly take position as institutions whose credit is unimpaired, and whose contracts cannot fairly be quosioned. And among this class of life companies, the Union Mutual occupies a most favorable position. Its managers took the earliest occasion to shape tueir policy so as to leave no room for criticism touching the estimates was subjected to a careful respiraisement by experts resident in the locality where loans on mortgage or purchases of real estate had been made. An impartial and, where necessary, an unsparing revision of old estimates was made; and whatere discounting of old values seemed called for, the Company's assets were brought to a figure which, backed by sppraiser's affidavits, could be revised upon as representing actual value and "Inard-pan" prices. This was all one at, perhans, the lowest ebb of the financial tide, and the result is that every turn of that tide tends to increase the Union Mutual's volume of a seet, without surprise, that its business for the current year shows a most gratifyins and prosperors progress."

The incompany is the only one in Canada working under the Maine the found the ensure of the seatifying and prosperors progres."
The incompany is the only one in Canada working under the Maine the found the present of any sparse of the surface private the policy which in all other Companies the follow which the insurance will be continue

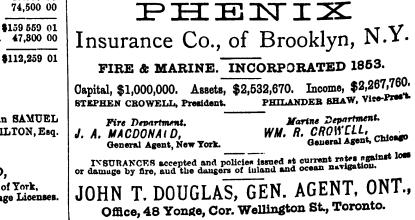
G B HOLLAND, Manager for Prov. of Ontario, 17 Toronto St., Toronto. M. BOSSE, " Quebec, 147 St. James St., Montreal. R. ROW-" N. B., Oddfellows' Bidg., St. John. F. B K MARTER, " N. S., Queen's Ins. Blug., Halifar.

NEW SYSTEM OF GUARANT

ADAPTED TO STAFFS OF CLERKS. &c.

THE LONDON GUARANTEE AND ACCIDENT COT. London, England, have decided to extend to the Dominion, their original system of "FLOATING POLICIES," largely and successfully adopted in Great Britain and hitherto unknown in Canada. The troublesome system of individual contracts can now be avoided, and a more satisfactory insurance obtained. Corporations requiring security from the whole or a portion of their officials should not fail to the about the state of the st officials should not fail to take advantage of the terms now offered.

> A. T. McCORD, Jr., Res. Sec'y for Canada, 28 & 30 Toronto St., Toronte, Ont.



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