

**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

It will be seen by the above figures that so far as real and substantial security is concerned, nothing more is required to entitle this Company the high position it occupies; and as for honourable and fair dealing with its policy-holders, the following notice from the Binghamton Leader is one of the many instances which may be mentioned of the Society's prompt and business-like manner of settling losses:—

**A \$250,000 LIFE INSURANCE CLAIM—THE "DWIGHT" CASE.**

The Binghamton Leader, of May 15, 1879, in noticing this large claim against various companies in dispute, alludes to the prompt settlement by the Equitable of \$50,000, the amount of policy held by the Dwight estate against that Company. This celebrated case has been watched with great interest in Canada as well as the United States.

There is one feature in connection with the insurance on the life of the late Col. Dwight, concerning which but little has heretofore been said in these columns, but to which it seems proper that attention should now be called. We allude to the straight forward, prompt, and business-like manner in which the Equitable Life Insurance Company of New York came forward, after proper investigation, and paid the full amount of the policies on the life of the deceased.

The Equitable Insurance Society, after using all proper and legitimate efforts to discover the true cause of the death of Col. Dwight (that the Society and the living policyholders might be protected against any foul play), and being satisfied [that the death was from natural causes, promptly ordered the \$50,000 policy it held on the deceased paid. This was business-like and creditable, as all the transactions of this Company have been during its long existence. It is due to the public to know what companies are willing to deal fairly with those they insure, and we know of no case where the lines are more clearly drawn than in the honourable position of the Equitable, and the mistaken course of the other companies in the case of the late Col. Dwight.

Active Agents in unrepresented districts wanted, and special Travelling Agents, to whom liberal inducements will be offered.

**GEO. B. HOLLAND,**

Manager for Prov. of Ontario, 58 Church St., Toronto.

**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 & Co., 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 &amp; GALT, SOLICITORS.

**A. T. McCord, Jr., General Manager.****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.,  
A. M. SMITH, Esq., Q.C., M.P.P.,  
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 deservedly 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.

**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.

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.

Agents wanted for unrepresented Towns or Counties.

W. A. LAW &amp; Co., General Agents—Equity Chambers, 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.

THIS COMPANY HAS PAID FOR LOSSES..... \$2,370,175 38  
ASSETS JANUARY 1ST, 1878..... 1,103,070 56

HAS DEPOSITED WITH THE CANADIAN GOVERNMENT .. 100,000 00

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, MANAGER FOR ONTARIO.  
Toronto Agt., 4 Adelaide St. E.  
Experienced Agents wanted in unrepresented localities.