

## Insurance.

## CANADA

## Life Assurance Company.

This Institution having been

**ESTABLISHED IN 1847,**

Has long since surmounted all the dangers of the early years of Assurance Companies.

*Its ample Capital and Funds,*

And its management in the hands of persons of long experience of such business, afford

*Perfect Security*

to assurers. These features, as well as the Company's

**MODERATE RATES,**

render the Institution one whose advantages are not surpassed by any other, and explain the fact that it stands at the head of all the Life Companies in Canada.

Detailed Reports and Table Rates may be obtained at any of the Company's Offices or Agencies.

A. G. RAMSAY,  
Manager and Secretary.

R. HILLS,  
Assistant Secretary.

Agent in Toronto.—E. BRADBURN,

## BRITON

MEDICAL AND GENERAL

## Life Association.

Capital and Invested Funds, over..... **\$4,000,000**

Annual Income, over..... **\$1,222,000 00**

Government Deposit, over ..... 100,000 00

*Policies payable during lifetime at ordinary life rates,*

(By application of profits).

Chief Offices, 429 Strand, London.

Head Office for the Dominion:

**12 PLACE D'ARMES, MONTREAL.**

JAS. B. M. CHIPMAN,

Manager.

Toronto Office—Edinburgh Buildings, Wellington St.

E. A. MUMFORD,

Local Agent and Inspector of Agencies.

## PHŒNIX

Fire Insurance Company. of London.

ESTABLISHED IN 1782.

**AGENCY ESTABLISHED IN CANADA IN 1804.**  
Unlimited liability of all the Stockholders, and large Reserve Funds. Moderate rates of premium.

GILLESPIE, MOFFATT & Co.,

General Agents for Canada,

310, St. Paul Street, Montreal.

JAMES DAVISON, Manager.

## Reliance

Mutual Life Assurance Society,

Established 1840.

Head Office or the Dominion of Canada:

**229 ST. JAMES STREET, MONTREAL.**

DIRECTORS—Walter, Shanly, Esq., M.P.; Duncan MacDonald, Esq.; Robert Simms, the Hon. J. Hamilton, F. W. Thomas, Esq., Cashier Molson's Bank.

Net Assets, as at 31st Dec., 1870.....**\$1,400,145 00**

Net Liabilities, do. do. .... **1,208,625 00**

Surplus ..... **\$101,520 00**

JAS. GRANT, Resident Secretary.

Agent—J ENOCH THOMPSON

## Insurance.

THE

## Connecticut Mutual

LIFE INSURANCE CO'Y,

OF HARTFORD, CONN.

Received from premiums since its organization ..... **\$65,194,853 06**  
Received for interest and rents ..... **13,756,093 88**

Total receipts ..... **\$78,950,946 94**  
Paid to Policy-holders ..... **36,872,631 16**  
" Total expenses ..... **7,085,561 37**  
" Taxes and profit and loss ..... **1,313,092 72**

Total Paid ..... **\$45,271,285 25**  
Balance net assets, Dec. 31, 1872 ..... **33,679,661 69**  
Gross Assets ..... **34,936,141 13**  
Surplus over all liabilities ..... **5,088,937 85**  
Income for 1872 ..... **9,754,420 99**

This Company is purely mutual. The above financial exhibit shows it to be in possession of nearly thirty-five millions of dollars of assets. It has an annual income of nearly ten millions of dollars, an actual surplus of over five millions. Its assets are invested in securities of the highest order, bearing high interest rates, and readily convertible into current funds. Particular attention is requested to the character of its assets as shown in the following schedule:—

Loans on real estate first lien (valuation **\$47,837,439 00**) ..... **\$17,652,992 32**  
Loans on stocks and bonds (valuation, **\$545,283 00**) ..... **298,503 28**  
Premium notes on policies in force ..... **8,800,037 92**  
Real estate owned by Company, cost ..... **1,139,972 47**  
United States Registered Bonds, cost ..... **1,630,836 80**  
State Bonds, cost ..... **813,000 00**  
City Bonds, cost ..... **2,136,695 00**  
Bank Stock, cost ..... **80,205 00**  
Railroad Stock, cost ..... **26,000 00**  
Cash in Bank at interest ..... **1,034,350 53**  
Cash in Company's office ..... **26,782 23**  
Balances due from agents secured ..... **39,386 14**  
Interest accrued, market value of stocks and bonds over cost, net premiums, collecting and deferred ..... **1,256,479 44**

Increase of assets during 1872 ..... **\$34,936,141 13**  
The at-ad. adherence of this Company to economy and prudence of management may be seen in the annexed ratios of expenses to receipts:—

Ratio of expenses to receipts since date of organization, 8 97-100. Ratio for 1872, 7 53-100.

JAMES GOODWIN, President.

JACOB L. GREENE, Secretary.

JOHN M. TAYLOR, Asst Sec'y.

## GENERAL AGENCIES.

Pro. Ontario.—Ass't Gen. Man.—John Haldane, Toronto

" " R. J. O'Loane, London

Prov. Quebec Gen. Man.—Robert Wood, Montreal.

New Brunswick—} F. S. COFFIN,

Nova Scotia—} Gen. Agt., Bangor, Maine.

Address—COFFIN & FAIRBANK.

## Liverpool and London and Globe

Insurance Company.

AVAILABLE ASSETS - - - **\$27,000,000**

## DIRECTORS IN CANADA.

T. B. ANDERSON, Esq., Chairman.

HENRY STARNES, Esq., Deputy Chairman, (President Metropolitan Bank).

E. H. KING, Esq., (President Bank of Montreal.)

WM. CHAPMAN, (Commissioner Trust & Loan Company.)

THOS. CRAMP, Esq., Merchant.

## LOSSES PAID IN COURSE OF THIRTY-FIVE

Years exceed FORTY MILLIONS OF DOLLARS.

Security, prompt payment and liberality in adjustment of its losses are the prominent features of this wealth Company.

FIRE AND LIFE POLICIES issued with very liberal conditions

JAMES FRASER, Agent Fire Department, 5 King Street West, Toronto

THOMAS BRIGGS, Agent, Kingston.

GEORGE J. PYKE, Inspector of Agencies, Life Branch.

WILLIAM HOPE, Agent Life Department, 18 King Street East.

G. F. C. SMITH,

Chief Agent for the Dominion, Montreal.

## Insurance.

## ÆTNA

## Life Insurance Company

OF HARTFORD.

This Company did a larger amount of business in Canada in the year 1872 than any other Company reporting to the Dominion Government. See Government Returns.

*Its Policies are all strictly non-forfeitable*

thus doing justice to all, and compelling none to forfeit their payments through inability to continue paying

*It furnishes Insurance on all just and equitable Plans.*

Its Mutual Rates average lower than any purely Mutual Company.

Its Stock Rates average lower than any purely Stock Company, besides guaranteeing the amount of paid-up Policy which will be given on account of surrender of Stock Policies—done by no other Company in Canada. Its ten year term plan is peculiar to itself, allowing the insured to withdraw the whole of the reserve on account of his policy when he attains the age of seventy, if he desires to do so.

Its ratio of expense to income is far below the average.

It is prompt in payment of claims, careful in the selection of risks, and guards with the utmost jealousy the interests of its Policy-holders generally.

It is believed no Company doing business in the country has higher claims upon the public.

Persons desiring information either in regard to Agencies or Insurance, will please address,

**JOHN GARVIN,**

MANAGER.

Toronto.

## Montreal Assurance Company.

INCORPORATED 1840.

CAPITAL (liable to call).....**\$720,000**  
INVESTED FUNDS (approximately)..... **800,000**

HEAD OFFICE.....MONTREAL

A. MURRAY.....MANAGER

Marine Inspector ..... CAPT. DAVID ROSS KERR

BRANCH OFFICE—26 Wellington Street, Toronto.

Local Secretary and Agent.....R. N. GOOCH.

Inland Navigation, also Ocean Risks (to and from Ports of Great Britain) covered at moderate rates. 34-6m

## THE MONETARY TIMES AND TRADE REVIEW—INSURANCE CHRONICLE.

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Office—No. 64 Church Street, Toronto, Ontario.

J. M. TROUT,

Business Manager.