

## 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. BRADBURNE,**

## 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

*Polloles 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.

## PHENIX

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,

370, 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, and 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, (\$425,283 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.....	1,630,856 80
State Bonds, cost.....	813,900 00
City Bonds, cost.....	2,136,695 00
Bank Stock, cost.....	80,205 00
Railroad Stock, cost.....	25,000 00
Cash in Bank at interest.....	1,034,350 53
Cash in Company's office.....	25,782 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 steady 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 wealthy Company.

**FIRE AND LIFE POLICIES** issued with very liberal conditions

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

**THOMAS BRIGGS, Agent, Kingston.**

**F. A. BALL, Inspector of Agencies, Fire Branch.**

**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.

## DEPOSIT OF \$100,000.00

AT OTTAWA FOR THE BENEFIT OF  
CANADIAN POLICY-HOLDERS ONLY.

THE

METROPOLITAN  
LIFE

Insurance Comp'y of New York.

**Joseph F. Knapp, President,**

**JOHN R. HEGEMAN, Vice-Pres. | R. A. GRANNIS, Secretary.**  
**WM. P. STEWART, Actuary. | Maj. B. R. CORWIN, Manager for the Dom. Canada.**

**Lt.-Gov. Lemuel Allen Wilmot, D.C.L.,**  
Fredericton, New Brunswick,  
RESIDENT DIRECTOR.

## THE RESERVE PLANS

Of this Co. are the most popular system of Life Insurance ever offered, and are rapidly superceding the old practice.

**8,642 POLICIES!!**

Issued in 1872, attest public appreciation of their value.

The Reserve plans furnish the largest PROTECTION against Death at the least cost, and at the same time A CASH ENDOWMENT, during the life-time of the Insured and at periods elected by himself.

*The best investment that can be made—Provision for Life and Protection against Death in the same Policy.*

Apply to the annexed Superintendents for blank proposals, and inspect the list of

**PROMINENT CANADIAN POLICY-HOLDERS,**

who have availed themselves of these popular plans.

## STERLING AGENTS WANTED

At Every Unoccupied Point.

The most profitable plans an Agent can offer:

**F. A. MOORE & SON,**  
60 CHURCH ST., TORONTO.

Superintendents for Ontario & Quebec.

**THOS. A. TEMPLE & SON,**

102 Prince William St., ST. JOHN, N. B.,

Superintendents for the Maritime Provinces.

THE MONETARY TIMES AND TRADE  
REVIEW—INSURANCE CHRONICLE.

DEVOTED TO

Finance, Commerce, Insurance, Railways  
Mining, Public Companies, Investments, and Joint Stock Enterprise.

ISSUED EVERY FRIDAY MORNING.

SUBSCRIPTION PRICE:

CANADIAN SUBSCRIBERS.....\$2 a year.  
BRITISH " .....10s. stg. a year.  
AMERICAN " .....\$3 U. S. cy.

Canadian Postage pre-paid on Foreign Subscriptions.

## Book and Job Printing.

Having extended our premises and fitted up a Job Department, we are in a position to fill all orders intrusted to us with neatness and punctuality.

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

**J. M. TROUT,**  
Business Manager.