

**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*

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

**MODERATE RATES,**

under 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**

*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.

**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.**

**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.**

**Twenty-eighth Annual Statement**  
OF THE  
**Connecticut Mutual**  
**LIFE INSURANCE CO'Y,**  
OF HARTFORD, CONN.

Net assets, January 1, 1873..... **\$33,679,661 69**  
RECEIVED IN 1873:  
For Premiums.....**\$7,631,537 60**  
For Interest and Rent ..... **4,230,182 39**  
**\$9,861,719 99**

**\$43,541,381 68**

DISBURSED IN 1873.

TO POLICY-HOLDERS:  
For claims by death and matured endowments..... **\$2,379,056 17**  
Surplus returned to Policy-holders ..... **3,107,009 43**  
Lapsed and surrend' policies **784,409 10**

**\$6,270,474 70**

EXPENSES:  
Commission to Agents ..... **\$572,912 48**  
Salaries of Officers, Clerks, and all others employed on salary ..... **66,469 18**  
Medical Examiners' fees..... **14,518 00**  
Printing, Stationery, Advertising, Postage, Exchange, &c **98,425 51**

Taxes, and Profit and Loss **\$752,325 17**  
**251,779 61**

**7,274,579 48**

Balance Net Assets, December 31, **\$36,266,802 20**

SCHEDULE OF ASSETS.

Loans upon Real Estate, first lien ..... **\$21,178,605 33**  
Loans upon stocks and bonds ..... **303,572 11**  
Premium notes on policies in force ..... **7,559,511 62**  
Cost of Real Estate owned by the Co'y ..... **1,317,227 83**  
Cost of United States Registered Bonds..... **1,630,836 80**  
Cost of State Bonds ..... **613,900 00**  
Cost of City Bonds ..... **1,761,695 00**  
Cost of Bank Stock ..... **80,205 00**  
Cost of Railroad Stock ..... **26,000 00**  
Cash in Bank, at interest ..... **1,294,301 34**  
Cash in Company's office ..... **11,179 62**  
Balance due from agents, secured..... **59,667 05**

**\$36,266,802 20**

ADD:  
Interest accrued and due..... **\$1,108,731 92**  
Market value of stocks and bonds over cost ..... **263,820 97**  
Net prems in course of col'n. **9,970 28**  
Net deferred quarterly and semi-annual premiums ... **30,898 70**

**1,413,421 87**

Gross assets, Dec. 31, 1873 **\$37,680,224 07**

LIABILITIES:  
Amount required to re-insure all outstanding policies, net assuming 4 per cent. interest ..... **\$32,468,734 00**  
All other liabilities ..... **1,448,084 78**

**\$33,616,818 78**

Surplus, December 31, 1873..... **\$4,061,405 25**  
Increase of assets during 1873..... **\$2,744,082 94**  
Ratio of expense of management to receipts in 1873 ..... **7.62 per cent.**  
Policies in force Dec. 31, 1873, 63,550, insured **\$18,802,730**

**JAS. GOODWIN, President.**

**JACOB L. GREENE, Secretary.**  
**JOHN M. TAYLOR, Assistant Sec.**

**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,  
110, St. Paul Street, Montreal.  
**JAMES DAVISON, Manager.**

**Reliance**

**Mutual Life Assurance Society,**  
Established 1840.

Head Office for the Dominion of Canada:

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

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

**JAS. GRANT, Resident Secretary.**

Agent—**J. ENOCH THOMPSON, Esq., Toronto.**

**Insurance.**

**Deposit of \$100,000.00**  
AT OTTAWA FOR THE BENEFIT OF  
**CANADIAN POLICY-HOLDERS ONLY.**

**THE**  
**METROPOLITAN**  
**LIFE**  
**Insurance Compy of New York.**

**Joseph F. Knapp, President,**  
**JOHN R. HEGEMAN, Vice-Pres., R. A. GRANNISS, Sec'y.**  
**WM. P. STEWART, Actuary. Maj. B. R. CORWIN, Manager for the Dom. Canada.**

**Lt.-Gov. Lemuel Allen Wilmot, D.C.L.,**  
Frederick, 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.

**THEIR SALIENT POINTS ARE**

Every Policy, whether on ordinary Life rates, or other, a Cash Endowment to the Insurer.

2. The maximum of insurance at the minimum of cost.

3. Definite surrender value specified on the face of the Policy.

4. The term for which the insurance is to run elected by the assured.

5. Grace in payment of premiums of from one to six months, determined by the age of the Policy.

6. All the merits of plain Life Insurance, Endowment and Investment combined in one contract.

By the sworn returns to the Insurance Departments the net increase or decrease of business of each of the Life Companies of the United States for 1873 is exhibited.

It will be seen that the METROPOLITAN occupies the handsome position of FOURTH on the list in actual gain of membership, the three companies exceeding it being an average of sixteen years older!! And of the total gain of the business, as done by, all the companies of the country for the year, the METROPOLITAN competing with Forty-seven others, supplied ONE-SIXTH.

The total new business of the Company, for 1873, exceeded the aggregate of nineteen other companies, as shown by official returns; and the increase over the corresponding business of the previous year exhibits the METROPOLITAN ahead of all the companies in the country, save one.

This is a flat ering exhibit, and demonstrates that in the management and the Reserve Plans of the Company, it maintains its strong hold on public confidence.

**STERLING AGENTS WANTED**

At Every Unoccupied Point.  
and a previous experience in the business is not necessary. We want fresh, active, honorable business men. Send for the Company's publications, which will be cheerfully transmitted without expense.

**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. stig. 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.**