

Insurance.

The Mercantile FIRE INSURANCE COMP'Y.

Incorporated by Act of Ontario Legislature.
 CAPITAL.....\$200,000.
 HEAD OFFICE.....WATERLOO, ONTARIO.

Board of Directors:
 J. E. Bowman, M.P. St. Jacobs.
 J. B. Snider, Conistoga.
 J. W. Walden, M.D., Waterloo.
 John Shub, Waterloo.
 J. B. Hughes, Waterloo.
 Cyrus Bowers, Berlin.
 Henry F. J. Jackson, Berlin.
 Robert Melvin, Guelph.
 William Robinson, Galt.

Officers:—J. E. Bowman, M.P. President; J. W. Walden, M. D., Vice-President; P. H. Sims, Secretary.
 Insurances granted on all descriptions of property against loss or damage by fire, at current rates.
 Agencies will be opened at the principal towns in Ont.

The Manufacturers & Merchants Mutual Fire Insurance Co. of Canada.

D. B. CHISHOLM, Esq.—PRESIDENT.
 J. T. MIDDLETON, Esq.—VICE-PRESIDENT.
 ALPHEUS BEAMER, Man. Dir. & Adjuster.
 H. T. CRAWFORD, Sec.-Treas.
 Head Office—Hamilton.

A Directorate composed of prominent manufacturers and merchants and a complete copy of the application and Diagram returned with the policy.

T. B. STEWARD, Agent,
 17 Adelaide Street East, Toronto

CANADIAN MUTUAL FIRE Insurance Company.

Head Office, - - - Hamilton, Ont.

AVAILABLE ASSETS, 31ST DEC., 1875,
 \$262,763.

Lowest rates on all classes of property.
 Three year policies issued on the popular mutual system

JOHN BARRY, President. B. E. CHARLTON, Vice-President
F. R. DESPARD, Secretary
 H. P. & A. ANDREW, Agents for Toronto,
 26 Adelaide Street East, up stairs.

Western Assurance Company.

Notice is hereby given that the Annual General Meeting of Shareholders of this Company will be held at the Company's Office, on

Wednesday, the 16th day of August Next,

at 12 o'clock, noon, to receive the annual report for the election of Directors to serve during the ensuing year, and for such other business as may come before the meeting.

By order of Board,
B. HALDAN, Managing Director.
 Western Assurance Company's Office,
 Toronto, July 17th, 1876.

Insurance.

JANUARY 1, 1876.

THE Connecticut Mutual LIFE INSURANCE CO'Y, OF HARTFORD, CONN.

JAS. GOODWIN, President.
JACOB L. GREENE, Secretary.
JOHN M. TAYLOR, Assistant Sec.

Thirtieth Annual Statement.

Net assets, January 1, 1875..... \$38,838,267 85
RECEIVED IN 1875.
 For Premiums.....\$7,165,466 55
 For Interest and Rent..... 2,652,931 81
\$ 9,818,400 36

DISBURSED IN 1875.

To POLICY-HOLDERS:
 For claims by death and matured endowments..... \$2,722,352 27
 Surplus returned to Policyholders 2,543,556 08
 Lapsed and surrend' policies 941,095 42
\$6,206,913 77

EXPENSES:
 Commission to Agents \$528,740 55
 Salaries of Officers, Clerks, and all others employed on salary
 Medical Examiners' fees..... 19,760 00
 Printing, Stationery, Advertising, Postage, Exchange &c 113,505 88
\$741,382 08
Taxes..... 246,306 83
7,194,602 68

Balance Net Assets, December 31, 1875..... \$41,462,065 53
SCHEDULE OF ASSETS.
 Loans upon Real Estate, first lien \$26,936,282 40
 Loans upon stocks and bonds 241,353 28
 Premium notes on policies in force 6,730,367 50
 Cost of Real Estate owned by the Co'y ... 1,853,590 13
 Cost of United States Registered Bonds... 1,630,836 80
 Cost of State Bonds 619,900 00
 Cost of City Bonds 1,746,695 00
 Cost of other bonds..... 435,000 00
 Cost of Bank Stock..... 80,205 00
 Cost of Railroad Stock 26,000 00
 Cash in Bank, at interest 1,070,893 79
 Cash in Company's office 6,684 78
 Balance due from agents, secured..... 79,180 45
 Bills receivable 4,876 40
\$41,462,065 53

ADD:
 Interest accrued and due..... \$1,617,060 07
 Rents accrued..... 2,510 91
 Market value of stocks and bonds over cost 372,698 20
 Net prems. in course of col'n. 6,050 28
 Net deferred quarterly and semi-annual premiums ... 34,265 93
2,032,585 39

Gross assets, Dec. 31, 1875..... \$43,494,650 92
LIABILITIES:
 Amount required to re-insure all outstanding policies, net assuming 4 per cent. interest\$38,494,045 00
 Extra reserve 197,612 00
 All other liabilities 798,142 00
\$39,489,799 00

Surplus, December 31, 1875.. \$4,004,851 92
 Increase of assets during 1875..... \$3,050,954 93
 Ratio of expense of management to receipts in 1875 7.35 per cent.
 Policies in force Dec. 31, 1875, 66,209, insur'g \$185,076,842

VICTORIA MUTUAL FIRE INSURANCE COMPANY OF CANADA

Hamilton Branch
 Within range of Hydrants in Hamilton.
Water-Works Branch :
 Within range of Hydrants in any locality having efficient water-works.
General Branch :
 Farm and other non-hazardous property only. One branch not liable for debts or obligations of the others.
GEO. H. MILLS, President.
W. D. BOOKER, Secretary.
 HEAD OFFICE.....HAMILTON, ONTARIO.
J. C. MUSSON, No. 7 Imperial Buildings Toronto.

Insurance.

BRITON Life Association, (LIMITED).

Capital Half a Million Sterling. PAID UP \$50,000 Stg.

Deposited with Dominion Government for the Special Security of Canadian Assurers
\$50,000 TO BE INCREASED TO \$100,000.

CANADA BRANCH, . . MONTREAL.

JAS. B. M. CHIPMAN, Manager
 Chief Offices :
 429 Strand, London.
 Toronto Office—17 Wellington St. W., Second Flat,
 Federal Bank Buildings.
GEORGE J. MACQUIRE,
 Local Agent & Inspector of Agencies.

Liverpool and London and Globe Insurance Company.

Capital.....\$10,000,000
 Funds Invested in Canada 650,000
 Government Deposit for benefit of Canadian Policyholders..... 150,000

CANADA BOARD OF DIRECTORS.
 Hon. HENRY STARNES, Chairman.
 THOS. CRAMP, Esq., Deputy Chairman.
 ALEX. HINCKS, Esq.
 SIR A. T. GALT, K.C.M.G.
 THEODORE HART, Esq.
 G. F. C. SMITH, Resident Secretary.
 Medical Referee—DUNCAN C. MACALLUM, Esq., M.D.
 Standing Counsel—FRED. GRIFFIN, Esq., Q.C.

MERCANTILE RISKS ACCEPTED AT LOWEST CURRENT RATES.

Dwelling Houses and Farm Property Insured on Special Terms.

LIVE POLICIES are issued at rates as low as are consistent with the security offered. Liberal Surrender values.
 Claims payable one month after proof of death.
G. F. C. SMITH,
 Chief Agent for the Dominion, Montreal

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 entrusted to us with neatness and punctuality.
 Office—No. 64 Church Street, Toronto, Ontario
EDW. TROUT, Business Manager.