

Insurance.

*The Scottish Commercial*

FIRE INSURANCE COMPANY  
OF GLASGOW.

Capital, - Two Millions Sterling.  
Assets, - - One and a half Millions.  
Income, - - - One Million.

CANADA BRANCH.

HEAD OFFICE:

7 TORONTO ST., TORONTO.

BOARD OF DIRECTORS:

JOHN L. BLAIR, Esq., Chairman, President Canada Landed Credit Company.  
JOHN S. PLAYFAIR, Esq., (of Bryce, McMurrich & Co.)  
WILLIAM ALEXANDER, Esq., Vice-President Federal Bank of Canada.

Inspector—ROBT. McLEAN.

Resident Sec'y, - LAWRENCE BUCHAN.

Deposited with the Government at Ottawa for security of Canadian Policy Holders, \$100,000.

This Company issues Policies of Insurance against loss or damage by fire or lightning on mercantile, manufacturing, farm and household risks, at current rates.

Policies issued and losses settled by the Toronto Office, without delay.

Premiums taken in this country are invested in Canadian Securities.

**THE LONDON & LANCASHIRE**

Life Assurance Company, of London, England, having recently Canadianized its business, now offers all the advantages of a Home Institution, with the security of a British Office. ONE HUNDRED THOUSAND DOLLARS in cash has been deposited at Ottawa for the exclusive benefit of Canadian Policy Holders, in addition to which the whole of the earnings of this Branch are invested in Canada. New and revised rates with full information, on application to

**WILLIAM ROBERTSON,**

ALF. W. SMITH, Manager for Canada,  
Agent, Toronto. MONTREAL.

Active and Energetic Agents Wanted

Insurance.

1877  
Thirty-first Annual Statement.

OF THE  
**Connecticut Mutual**  
**LIFE INSURANCE CO'Y,**

OF HARTFORD, CONN.

Net assets, January 1, 1876..... \$41,462,065 53  
RECEIVED IN 1876.  
For Premiums.....\$6,725,120 67  
For Interest and Rent..... 2,893,993 46  
\$ 9,619,114 13  
\$51,081,179 66

DISBURSED IN 1876.

To POLICY-HOLDERS:  
For claims by death and matured endowments.....\$2,601,246 35  
Surplus returned to Policyholders..... 2,461,030 52  
Lapsed and surrend' policies..... 936,481 81  
\$6,018,758 68

EXPENSES:  
Commission to Agents..... \$462,836 55  
Salaries of Officers, Clerks, and all others employed on salary..... 82,431 11  
Medical Examiners' fees..... 17,702 50  
Printing, Stationery, Advertising, Postage, Exchange &c..... 106,092 56  
\$669,062 72

Taxes and profit and loss.. 373,211 79  
7, 1,033 19

Balance Net Assets, Dec. 31, 1876. \$49,020,146 47

SCHEDULE OF ASSETS.

Loans upon Real Estate, first lien..... \$27,815,839 34  
Loans upon stocks and bonds..... 94,867 28  
Premium notes on policies in force..... 6,290,899 45  
Cost of Real Estate owned by the Co'y..... 2,748,753 20  
Cost of United States Registered Bonds... 2,183,449 46  
Cost of State Bonds..... 723,400 00  
Cost of City Bonds..... 1,847,310 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..... 1,718,015 91  
Cash in Company's office..... 7,306 54  
Balance due from agents, secured..... 44,132 89  
Bills receivable..... 5,376 40

Net and ledger assets..... \$44,020,146 47

ADD:  
Interest accrued and due..... \$1,844,530 64  
Rents accrued..... 3,850 00  
Market value of stocks and bonds over cost..... 309,064 54  
Net prem. in course of col'n. 801 42  
Net deferred quarterly and semi-annual premiums... 34,613 26  
2,192,859 86

Gross assets, Dec. 31, 1876..... \$46,213,066 33

LIABILITIES:  
Amount required to re-insure all outstanding policies, net assuming 4 per cent. interest.....\$40,775,730 00  
All other liabilities..... 1,315,313 40  
\$42,091,043 40

Surplus, December 31, 1876.. \$4,121,062 93  
Increase of assets during 1876..... \$2,718,355 40  
Ratio of expense of management to receipts in 1876..... 6.95 per cent.  
Policies in force Dec. 31, 1876, 66,618, insured \$183,414,408

**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,

Chief Offices: Manager  
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  
Invested Funds..... 27,470,000  
Investments in Canada..... 909,000

Head Office, Canada Branch, Montreal.

BOARD OF DIRECTORS.

Hon. HENRY STARNES, Chairman.  
THOS. CRAMP, Esq., Deputy Chairman.  
SIR A. T. GALT, K.C.M.G.  
THEODORE HART, Esq.  
GEORGE STEPHEN, Esq.

MERCANTILE RISKS ACCEPTED AT LOWEST CURRENT RATES.

Dwelling Houses and Farm Property Insured on Special Terms.

G. F. C. SMITH,

Chief Agent for the Dominion, Montreal.

**NORTH BRITISH & MERCANTILE**

Fire & Life Insurance Co.

ESTABLISHED 1869.

Subscribed Capital, \$2,000,000 Stg.  
Paid-up Capital..... £250,000 Stg.  
Revenue for 1874..... 1,283,772  
Accumulated Funds..... 3,544,752 "

*Insurances against Fire*

ACCEPTED AT THE ORDINARY RATES OF PREMIUM.

*In the Life Department*

Moderate Rates of Premium, and special schemes adapted to meet the various contingencies connected with this department.

The next DISTRIBUTION OF PROFITS will take place at 31st December, 1880. All policies on the Participating Scale, effected on or before 31st December, 1876, will, in terms of the Rules of the Company, rank in that Division for Five Years' Bonus.

MACDOUGALL & DAVIDSON  
General Agents,

WILLIAM EWING, INSPECTOR,

72 St. Francois Xavier St., Montreal  
R. N. GOOCH, Agent,  
26 Wellington Street East, Toronto.