

Insurance.

**METROPOLITAN LIFE
INSURANCE COMPANY.**

Cor. Park Place & Church St. New York

No better evidence of the popularity of this Company is required than the remarkable progress it has made during the past ten years.

Its invested funds are \$2,300,000.

It has issued 18,000 policies.

It has paid to policy holders \$2,300,000.

Its ratio of Death losses to mean amount at risk in 1876 was THIRTY-THREE PER CENT. LESS than the average amount of all other companies

Its surplus to policy holders is \$375,630.

It issues ENDOWMENT POLICIES AT LIFE RATES, and affords the largest amount of protection at the least cost.

Nothing so complete is found in the ordinary life plan, tontine plan, or any other method of mutual, mixed or stock life insurance companies, as in the Reserve plan of the METROPOLITAN LIFE.

F. A. MOORE,GEN. AGENT FOR PROVINCES OF ONTARIO
AND QUEBEC.**THOS. A. TEMPLE,**

General Agent Maritime Province.

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 mat-

tured endowments.....\$2,601,246 35

Surplus returned to Policy-

holders..... 2,461,030 52

Lapsed and surrend' policies..... 956,481 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, Adver-

tising, 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..... \$40,020,146 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..... 6,290,699 45

Cost of Real Estate owned by the Co'y... 2,748,753 20

Cost of United States Registered Bonds... 2,183,240 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..... 303,064 54

Net premiums 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-in-

sure all outstanding poli-

cies, 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..... \$4,121,962 93

Increase of assets during 1876..... \$2,718,355 40

Ratio of expense of management to re-

ceipts in 1876..... 6.95 per cent.

Policies in force Dec. 31, 1876, 66,618, insur'g \$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..... 900,000

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.

**THE MONETARY TIMES AND TRADE
REVIEW—INSURANCE CHRONICLE**

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**Finance, Commerce, Insurance, Railways
Mining, Public Companies, Invest-
ments, and Joint Stock En-
terprise.****ISSUED EVERY FRIDAY MORNING**

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Department, we are in a position to fill all orders intrusted
to us with neatness and punctuality.**Office—No. 64 Church Street, Toronto, Ontario****EDW. TROUT, Manager.**