

\mathbf{ROYAL}

INSURANCE COMP'Y OF ENGLAND

LIABILITY OF SHAREHOLDERS UNLIMITED Investments in Canada for protection of Canadian Policy holders (chiefly with Government), exceed \$600,000

Every description of property insured at moderate rates of premium. Life Assurances granted in all the most approved forms.

Head Office for Canada—Royal Insurance Buildings Montreal

JOHN MAUGHAN, JOHN KAY.

Agents for Toronto and County of York. ARTHUR F. BANKS,

M. H. GAULT. Chief Agents

W. TATLEY,

LONDON & LANCASHIRE FIRE

INSURANCE COMPANY.

> MANAGER-CHAS. G. FOTHERGILL. SUB-MANAGER-J. B. MOFFATT.

Capital Fully Subscribed... \$9,260,000 ssets, Cash, and Invested Funds 2,605,925 Deposited with Government of Canada, for the Pro-

tection of Policy-holders in Canada 100.000 ALL LOSSES PAID AT HEAD OFFICE IN TORONTO, WITHOUT REFERENCE TO ENGLAND.

Office-Mail Buildings, Toronto. F. A. BALL, Chief Agt. for Canada.

Agent for Toronto:-T. M. PRINGLE

THE ROYAL CANADIAN

Fire & Marine Insurance Co'v.

160 ST. JAMES ST., MONTREAL.

This Company doing business in Canada only, presents the following Financial Statement and solicits the patronage of those seeking unquestionable security and honorable treatment.

Capital and Assets, Jan., 1st, 1882, \$1,257,168 30 Income during year ending 31st Dec., '81 394,438 37 ANDREW ROBERTSON, Esq., Pres. JAMES DAVISON, Manager Fire Dept. G. H. McHENBY, Inspector Fire Dept. HENRY STEWART Mgr. Marine Dept. Before Insuring Your Life Examine the Very Attractive and Advantageous Plan of

THE

UNION MUTUAL

LIFE INSURANCE COMPANY OF PORTLAND, MAINE.

INCORPORATED IN 1848.

JOHN E. DEWITT, President. HENRY D. SMITH, Secretary.

DANL SHARP, Vice-President. NICHOLAS DEGROOT, Asst-Secretary.

Government Deposit at Ottawa, \$115,000 00 Assets, about \$7,000,000 Surplus over all Liabilities, \$650,000 00 Dividends to Policy-holders, to 31st Dec., 1880, 83,936,118 04 Total Payments to Policy-holders, -- \$17,421,926 25

This is the only Company that issues Policies giving the benefits of the Maine non-forfeiture law, and specifying in definite terms by its Policy Contract, that there can be no forfeiture of the insurance by non-payment of premium after three annual premiums have been paid, until the value provided for is exhausted in extended insurance, and every policy issued, states in plain figures, the extended insurance and cash value as the case may be (after the third year), according to the number of full annual premiums paid. NOT MERELY ESTIMATES BUT ACTUALLY GUARANTEED and after being in force THREE FULL YEARS the policy BECOMES INCONTESTABLE. Matured policies are payable at once without rebate of interest on receipt of satisfactory proofs of death, together with a valid discharge from proper parties in interest, the Company waving the usual delay of ninety days required by most Companies.

The guaranteed extensions and cash values do not include the Dividends which will accrue to the Policy.

Agents wanted in unrepresented districts.

For further particulars apply to

G B HOLLAND, Manager for Prov. of Ontario, 17 Toronto St., Toronto. C. L. BOSSE, "
F. B. K. MARTER, " " Que., 1178t. Frs. Xavier St., Montreal.
" N.S., Queen's Ins. Bldg, Halifax.

SWORN STATEMENTS

Made to the Canadian Government Respecting Life Insurance, in 1881.

Names.	POLICIES	TOTAL IN-	PREM'M	Policies	Dr.PGSIT
	of 1881.			ресоте	
	OF 1001.	FORCE.	IN 1881.	Claims.	OTTAWA.
CANADIAN.	8	8	8	*	
Canada, Hamilton,	3,914,780	24,9 4,171			54,000
Confederation, Toronto,	1,917,214	8,003,279			
Sun, Montreal,	1,671,768				
Ontario Mutual.	1 5 19 893				
Life Association, Hamilton	490,000				
North American	1 410 004				
Citizens, Montreal.	153,700	1,032,254			
Toronto Life,	76,800				
	10,000	220,909	6,262	200	32,915
BRITISH.					
Standard, Edinburgh	1,072,600	# OFFO 01.4	104 704		!
L' nuon & Lancashira	732 700			89,134	
Royal, of Liverpool,		2,655,904		19,249	
Nor h British & Mercantile	18,327			5,568	Fire& Life
Star, of London,		957,029		26,095	
Commercial Union,	130,913			487	
Lion, of London,	25,307	687,455		6,065	Fire& L te
Queen, Liverpool,	481,00	448,500	14,148	none	
Queen, Liverpool,	24,500	408,189	9,881	1,000	Fire& Life
AMERICAN.					
ETNA LIES Hartford	1 001 000				
ÆTNA LIFE, Hartford, Equitable, of N. Y.,	1,821,862	11,370,008	408.597	102,775	825,000
Travelers, Hartford,	1,079,000	6,449,617	220,365	80,085	
Union Mutual, Portland,	519,000	3,230,619		29,251	125,000
o blott mutual, Portiand,	472,050	2,888,028	94.804	66.611	

The STABLE relates only to business done in Canada by the British and A eric in C mpanies, but embraces the entire business of Canadian Companies. The ÆTNA LIFE's income in Canada is larger than that of any Company except the Canada Life. Its total inc me, however, is not merely \$103.597, but was \$3.851,315 in 1881, and its Insurance in force, \$79.772,425.

THE HANDE'ME SUM OF \$100,000 has recently been added to the Ætoa's deposit with the Canadian Government for the security of policyholders, bringing its total deposit up to \$325,000.

The very excellent standing of the ÆTNA LIFE INSURANCE COMPANY is shown by the fact that it is one of the leading Companies of the continent; and that its Canadian agency has an income nearly as large as those of all the other active American Companies in Canada combined, and larger than those of all the British Companies combined, or that the entire incomes of all the Canadian Companies except two.

Head Office for Canada, 10 1/2 Adelaide—st. East. Tereprete

Head Office for Canada, 10 1/2 Adelaide-st. East, Toronto. WILLIAM H. ORR, Manager.

THE FEDERAL

LIFE ASSURANCE COMPANY

HEAD OFFICE, HAMILTON, Ont.

Capital Subscribed, Deposited with Dominion Government,

President: D. B. CHISHOLM, Esq., Hamilton. esidents: Jas. H. BEATTY, Esq.; ROBERT BARBER, Esq. SHEPPARD HOMANS, Esq., Consulting Actuary.

This Company offers equitable plans of Life Insurance on favorable terms, and issues NON-F4-RFE-TABLE POLICIEM, which, after payment of two full endowment or three life premiums, will, on default of any subsequent premium, be continued in force till the reserve is exhausted.

S. G. CHAMBERLAIN,
Superintendent of Agencies.

DAVID DEXTER,

Managing Director.