

Insurance.

Established 1853.

39th ANNUAL STATEMENT
OF THE
Agricultural Insurance Comp'y
OF WATERTOWN, N. Y.

Statement, January 1st, 1892.

U. S. and Municipal Bonds, and other	
Stocks	\$ 343,608 50
Loans on Bonds and Mortgages (1st lien)	1,347,574 68
Real Estate owned by the Company.....	187,233 65
Loans on Collaterals.....	65,794 95
Cash in Company's office and in banks	186,473 44
Premiums in due course of collection...	131,326 90
Total Assets.....	\$2,262,018 07

LIABILITIES.

Losses adjusted but not due \$	27,604 00
Losses unadjusted.....	48,360 00
Unpaid dividends.....	20 00
Unpaid commissions	22,815 95
	98,799 95

Net Assets for protection of policy-holders	\$2,63,218 12
Capital Stock	\$ 500,000 00
Re-Ins. Reserve, full N. Y. standard	1,281,534 32 \$ 781,534 32

Net Surplus, over Capital, Reserve and Liabilities

\$ 381,683 80

\$140,000 deposited with Dominion Government to protect Canadian policy-holders.

J. FLYNN, Chief Agent,
26 Victoria St., Toronto.

UNION MUTUAL LIFE INS. CO'Y,
OF PORTLAND, MAINE.

Incorporated - - - - 1848.

JOHN E. DEWITT, President.

The increasing tendency of the public to patronize the smaller and more conservative of the Life Insurance companies of the country had its effect upon the business of the Union Mutual Life Insurance Company in 1891, which was one of the best in the Company's history.

Parties desiring to negotiate for agencies are invited to address the Home Office, or any Manager of the Company, for further information.

Insurance.

Fire Insurance !

EASTERN ASSURANCE COMPANY
OF CANADA.

Head Office, - Halifax, N. S.

CAPITAL, - - - - \$1,000,000.

Branch Offices at :- :- :-

J. H. Ewart, TORONTO, ONT.	General Agent.
C. R. G. Johnson, MONTREAL, P. Q.	General Agent.
A. Holloway, WIMNIPEG, MAN.	General Agent
J. M. Robinson, ST. JOHN, N. B.	General Agent.
F. W. Hyndman, CHARLOTTETOWN, P. E. I.	General Agent.

President, - - - - JOHN DOULL, Esq.
President Bank of Nova Scotia.

CHARLES D. CORY, Managing Director.
D. C. EDWARDS, Secretary.

The Oldest Canadian Fire Insurance Comp'y.

QUEBEC
FIRE ASSURANCE CO'Y
ESTABLISHED 1818.

Agents—St. John, N.B., THOMAS A. TEMPLE.
Toronto, Ontario General Agency,
GEO. J. PYKE, General Agent
Winnipeg, A. HOLLOWAY,
Gen. Agt. Man. & N. W. T.
Montreal, J. H. ROUTH & SON.
Paspebiac, W. FAUVEL, M. P.

APPEAL BOOKS

AND ALL DESCRIPTIONS OF
LEGAL STATIONERY

SUPPLIED BY THE
Monetary Times Printing Comp'y,
70-72 Church St., Toronto.

A Marvelous Record.

The frequent publication of figures showing the transactions of the Life Insurance Companies of this country has to some extent familiarized the public mind with the magnitude of the beneficent work they have done. The following comprehensive statement is a revelation as to what has been done by the greatest of all Companies

The Mutual Life of New York.

Since it was Organized in 1843 it

Has received from its Policy-holders more than	388	} MILLIONS OF DOLLARS.
Has collected for its Policy-holders more than	120	
Has paid to its Policy-holders more than	304	
Has paid for its Policy-holders less than	65	
And holds Invested for its Policy-holder more than	140	

RICHARD A. McCURDY, President.
ROBT. A. GRANNIS, Vice-President.

T. & H. K. MERRITT,
GENERAL MANAGERS,
Bank of Commerce Bldg., TORONTO.

THE WATERLOO MUTUAL FIRE INS. CO.,
ESTABLISHED IN 1863.

HEAD OFFICE, - - - WATERLOO, ONT

Total Assets Jan., 31st, 1892, \$308,279.00.

CHARLES HENDRY, President.	GEORGE RANDALL, Vice-President
C. M. TAYLOR, Secretary,	JOHN KILLER, Inspector.

THE DOMINION LIFE ASSURANCE CO.
HEAD OFFICE, - - - - WATERLOO, ONT.

Authorized Capital, \$1,000,000. Subscribed Capital, \$250,000.
Paid-up Capital, \$82,500.

JAMES TROW, M.P., President. P. H. SIMS, Esq., Vice-President.
THOS. HILLIARD, Managing Director.

Policies unrestricted as to travel or occupation and non-forfeiting.
Agents wanted.

COMMERCIAL UNION
ASSURANCE CO., (LTD.)
Of London, - - - - England.

FIRE, LIFE MARINE.
Total Invested Funds

\$12,500,000

CANADIAN BRANCH:

HEAD OFFICE, 1781 NOTRE DAME STREET, - MONTREAL.
TORONTO OFFICE, - 82 TORONTO STREET.

R. WICKENS, Gen. Agent for Toronto & Co. of York

LONDON & LANCASHIRE LIFE.
HEAD OFFICE FOR CANADA:
Cor. St. James St. and Place d'Armes Square, Montreal.

LIFE RATE ENDOWMENT POLICIES A SPECIALTY.
Low Rates.
World-wide Policies. Assets in Canada, - \$1,250,915
Absolute Security. Deposited with Gov't - 818,977

Special terms for the payment of premiums and the revival of policies.

DIRECTORS.
Sir Donald A. Smith, K. C. M. G., M. P., Chairman. R B. Angus, Esq.
Robert Benny, Esq. Sandford Fleming, Esq., C. M. G.

TORONTO AGENTS: - - - -

S. BRUCE HARMAN, Cor. WELLINGTON & SCOTT STS.	W. H. WHITE, 18 Toronto Street.
Manager for Canada, - - - -	B. HAL. BROWN

THE TEMPERANCE & GENERAL
Life Assurance Company.

HEAD OFFICE, - - - Manning Arcade, TORONTO.

Hon. GEO. W. ROSS, Minister of Education, - - - - PRESIDENT.
Hon. S. H. BLAKE, Q.C., } VICE-PRESIDENTS
ROBT. McLEAN, Esq., }

Policies issued on all the best approved plans, both Level and Natural Premium. Total abstainers kept in a separate class, thereby getting the advantage of their superior longevity.

AGENTS WANTED. **H. SUTHERLAND,** Manager.

1892...

The Manufacturers' Life Insurance Company

Increase in income over previous year \$	36,069 06
Increase in assets over previous year	86,219 16
New business written during the year...	2,111,100 00
Increase in insurance in force.....	584,241 00
Total Ins. in force at 31st Dec., 1891...	7,414,761 00

Head Office, Cor. Yonge and Colborne Sts. TORONTO, ONT.