

THE UNION FIRE INSURANCE CO'Y

AUTHORIZED CAPITAL \$1,000,000.

Head Office, 52 Adelaide Street East, Toronto.

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A. T. McCord, Jr.,

General Manager.

☞ All risks taken at equitable rates. Losses settled promptly.

SUN MUTUAL LIFE AND ACCIDENT INSURANCE COMPANY.

President THOMAS WORKMAN, Esq., M.P.
Managing Director M. H. GAULT, Esq.

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Mayor.

We have completed arrangements with the COMMERCIAL TRAVEL-
LERS' ASSOCIATION OF CANADA to carry their Accident Insurance for
the current year.

Commercial men requiring more Accident Insurance than that cov-
ered by the above Certificates, can effect it to any amount under
\$10,000 on the LOWEST TERMS and the most favorable conditions by ap-
plying to Mr. Riley, Secretary of the Association, or to the undersigned.
This Company issues Life and Accident Policies on all the most ap-
proved plans, at the lowest possible rates.

R. H. HOSKIN, Agent,
30 Adelaide St. E., Toronto.
Montreal, May, 1878.

R. MACAULAY,
Secretary.

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

HENRY B. HYDE.....President.

R. W. GALE, MONTREAL.....Gen. Manager Dom. of Canada.

Gross Assets 1st January, 1878.....\$33,530,656
Cash Income " " about 9,000,000
Cash Surplus " " 6,200,000

Some idea may be formed of the magnitude of the Equitable Life
business, the rapid growth and strong financial position of this Society,
from the following statement published by the *Insurance Monitor* from
official returns:

Date of Organization.	Year.	Assets.	Surplus.	Paid Death Claims.	Insurance in force.
1859	1860	\$162,000	\$99,250	\$41,958,694	\$160,821,416
	1870	\$13,236,000	\$1,317,000		
	1877	\$33,530,656	\$6,200,000		

From the undivided surplus on the 1st of January last of \$6,200,000, reversionary
dividends will be declared available on settlement of next annual premium to partic-
ipating policies, of which \$3,600,000 belongs to the general class and \$2,600,000 to the
Tontine.

Particular attention is called to the TONTINE SAVINGS FUND SYSTEM
of insurance as an investment, it being virtually an endowment at ordinary rates of
premium. As an example of what may be realized the estimated result is here given
of a policy for \$10,000, at the age of 35, on the 20 year class, viz.:
Amount of policy payable at death..... \$10,000 00
Costing annually (age 35) 263 80
Total cost in 20 years 5,276 00
Estimated amount of policy with profits, payable in cash, at the end of
20 years, to insured if he survives (other ages in proportion) 9,531 00
Thus nearly doubling your money in twenty years, and having your life insured mean-
while.

The Society having complied with the new insurance law of increased deposit with
the Dominion Government, makes it a "Home Company" in Canada, and possessing
the advantage of a large surplus safely invested and of economical management, offers
strong inducements to intending insurers. For further particulars apply to the
agents. (Active agents wanted in unrepresented districts.)

Geo. B. HOLLAND, Gen. Agent for Province of Ontario.

T. W. LANGDON, Inspector.

ALEX. GILMOR, Special Agent.

THE MUTUAL LIFE ASSOCIATION OF CANADA.

HOME OFFICE - - - HAMILTON, ONT.

Deposit with the Dominion Government.....\$50,000.

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Manager. Secretary.

All kinds of Life, Endowment and Term Insurance, issued on the
most favorable terms consistent with safety.

After two Annual Payments, any member may withdraw, either in
cash or paid up policy, his equitable interest in the funds of the Associa-
tion.

GENERAL AGENTS, TORONTO:

DONALDSON & LAIDLAW,
ADELAIDE STREET.