

Insurance.

A CARD.

THE

AGRICULTURAL INSURANCE CO.

Of Watertown, N. Y.,

Beg leave to announce to the people of Canada that they have transferred the good will of their business in the Dominion to the

Canada Agricultural Insurance Co.

OF MONTREAL,

re-insuring all its risks in said Company from the 1st day of May last, and that for the security of its Policy-holders in Canada the deposit of \$100,000 will remain in the hands of the Dominion Government for the term of three years.

On retiring our business from the Dominion of Canada, we would avail ourselves of the opportunity to tender our grateful acknowledgments to our Agents, our patrons, and to all who have in any way contributed to the unprecedented success which has crowned our four year labor; and would also express the desire that the same zeal and hearty co-operation on the part of Agents, and the same confidence and liberal patronage on the part of the public, may be extended to the new Canada Company.

ISAAC MUNSON,

Secretary.

BRITON

MEDICAL AND GENERAL

Life Association.

Capital and Invested Funds, over..... \$4,000,000
Annual Income, over \$1,222,000 00
Government Deposit, over 100,000 00

Policies payable during lifetime at ordinary life rates,

(By application of profits)

Chief Offices, 429 Strand, London.

Head Office for the Dominion:

12 PLACE D'ARMES, MONTREAL.

JAS. B. M. CHIPMAN,

Manager.

Toronto Office—Edinburgh Buildings, Wellington St

E. A. MUMFORD,

Local Agent and Inspector of Agencies.

Liverpool and London and Globe

Insurance Company.

AVAILABLE ASSETS - - - \$27,000,000

DIRECTORS IN CANADA.

T. B. ANDERSON, Esq., Chairman,
HENRY STARNES, Esq., Deputy Chairman, (President Metropolitan ank).

E. H. KING, Esq., (President Bank of Montreal.)
WM. CHAPMAN, (Commissioner Trust & Loan Com-
pany.)

THOS. CRAMP, Esq., Merchant:

LOSSES PAID IN COURSE OF THIRTY-FIVE
Years exceed FORTY MILLIONS OF DOLLARS.

Security, prompt payment and liberality in adjustment of its losses are the prominent features of this well known Company.

FIRE AND LIFE POLICIES issued with very liberal conditions

JAMES FRASER, Agent Fire Department, 5 King
Street West, Toronto

THOMAS BRIGGS, Agent, Kingston.

GEORGE J. PYKE, Inspector of Agencies, Life Branch.
WILLIAM HOPE, Agent Life Department, 18 King
Street East.

G. F. C. SMITH,

Chief Agent for the Dominion, Montreal.

Insurance.

Twenty-eighth Annual Statement

OF THE

Connecticut Mutual

LIFE INSURANCE CO'Y,

OF HARTFORD, CONN.

Net assets, January 1, 1873..... \$33,679,661 69
RECEIVED IN 1873.
For Premiums..... \$7,631,537 60
For Interest and Rent 2,230,182 39
\$9,861,719 99
\$43,541,381 68

DISBURSED IN 1873.

To POLICY-HOLDERS:
For claims by death and mat-
tured endowments..... \$2,379,056 17
Surplus returned to Policy-
holders 3,107,009 43
Lapsed and surrend' policies
..... 784,409 10
\$6,270,474 70

EXPENSES:

Commission to Agents \$572,912 48
Salaries of Officers, Clerks,
and all others employed on
salary 66,469 18
Medical Examiners' fees..... 14,518 00
Printing, Stationery, Adver-
tising, Postage, Exchange, &c
..... 98,455 51
\$732,325 17
251,779 61
7,274,579 48

Taxes, and Profit and Loss

Balance Net Assets, December 31, \$36,266,802 20

SCHEDULE OF ASSETS.

Loans upon Real Estate, first lien \$21,178,605 33
Loans upon stocks and bonds 303,572 1
Premium notes on policies in force 7,596,611 62
Cost of Real Estate owned by the Co'y 1,347,278 83
Cost of United States Registered Bonds..... 1,630,836 80
Cost of State Bonds 613,900 00
Cost of City Bonds 1,701,605 00
Cost of Bank Stock 80,205 00
Cost of Railroad Stock 26,000 00
Cash in Bank, at interest 1,244,301 34
Cash in Company's office 11,179 62
Balance due from agents, secured..... 59,667 05
\$36,266,802 20

ADD:

Interest accrued and due..... \$1,108,731 92
Market value of stocks and
bonds over cost 263,820 07
Net premium in course of col'n 9,970 28
Net deferred quarterly and
semi-annual premiums 30,898 70
1,413,421 87
\$37,680,224 07

Gross assets, Dec. 31, 1873

LIABILITIES:
Amount required to re-in-
sure all outstanding poli-
cies, net assuming 4 per
cent interest \$32,468,734 00
All other liabilities 1,148,084 78
\$33,616,818 78

Surplus, December 31, 1873..... \$4,061,405 25
Increase of assets during 1873..... \$2,744,082 94
Ratio of expense of management to re-
ceipts in 1873 7.62 per cent.
Policies in force Dec 31, 1873, 63,150, insured \$18,802,730

JAS. GOODWIN, President.

JACOB L. GREENE, Secretary.

JOHN M. TAYLOR, Assistant Sec.

PHENIX

Fire Insurance Company. of London.

ESTABLISHED IN 1782.

AGENCY ESTABLISHED IN CANADA IN 1804.
Unlimited liability of all the Stockholders, and
large Reserve Funds. Moderate rates of premium.

GILLESPIE, MOFFATT & Co.

General Agents for Canada,

310, St. Paul Street, Montreal.

JAMES DAVISON, Manager.

Reliance

Mutual Life Assurance Society,

Established 1840.

Head Office for the Dominion of Canada:

229 ST. JAMES STREET, MONTREAL.

DIRECTORS—Walter Shanly, Esq., M.P.; Duncan Mac-
Donald, Esq.; Robert Simms, Esq., the Hon. J. Hamilton,
F. W. Thomas, Esq., Cashier Nelson's Bank.

JAS. GRANT, Resident Secretary.

Agent—J. ENOCH THOMPSON, Esq., Toronto.

Insurance.

Deposit of \$100,000.00

AT OTTAWA FOR THE BENEFIT OF
CANADIAN POLICY-HOLDERS ONLY.

THE

METROPOLITAN

LIFE

Insurance Comp'y of New York.

Joseph F. Knapp, President,

JOHN R. HUGHMAN, Vice-Pres. | R. A. GRANNISS, Sec'y.
WM. P. STEWART, Actuary. | Maj B. R. CORWIN, Man-
ager for the Dom. Canada.

Lt.-Gov. Lemuel Allen Wilmot, D.C.L.,

Fredericton, New Brunswick,

RESIDENT DIRECTOR.

THE RESERVE PLANS

Of this Co. are the most popular system of Life Insur-
ance ever offered, and are rapidly superseding the old
practice.

THEIR SALIENT POINTS ARE

Every Policy, whether on ordinary Life rates, or other,
a Cash Endowment to the Insurer.

2. The maximum of insurance at the minimum of cost.

3. Definite surrender value specified on the face of the
Policy.

4. The term for which the insurance is to run elected
by the assured.

5. Grace in payment of premiums of from one to six
months, determined by the age of the Policy.

6. All the merits of plain Life Insurance, Endowment
and Investment combined in one contract.

By the sworn returns to the Insurance Departments
the net increase or decrease of business of each of the
Life Companies of the United States for 1873 is exhibited.

It will be seen that the METROPOLITAN occupies
the handsome position of FOURTH on the list in ac-
tual gain of membership, the three companies exceed-
ing it being an average of sixteen years older!! And of the
total gain of the business, as done by all the companies
of the country for the year, the METROPOLITAN
competing with Forty-seven others, supplies ONE-
SIXTH.

The total new business of the Company, for 1873, ex-
ceeded the aggregate of nineteen other companies, as
shown by official returns; and the increase over the
corresponding business of the previous year exhibits the
METROPOLITAN ahead of all the companies in the
country, save one.

This is a flat ering exhibit, and demonstrates that in
the management and the Reserve Plans of the Company,
it maintains its strong hold on public confidence.

STERLING AGENTS WANTED

At Every Unoccupied Point.

And a previous experience in the business is not neces-
sary. We want fresh, active, honorable business men.
Send for the Company's publications, which will be
cheerfully transmitted without expense.

F. A. MOORE & SON,

60 CHURCH ST., TORONTO.

Superintendents for Ontario & Quebec.

THOS. A. TEMPLE & SON,

102 Prince William St., ST. JOHN, N. B.,

Superintendents for the Maritime Provinces

THE MONETARY TIMES AND TRADE
REVIEW—INSURANCE CHRONICLE.

DEVOTED TO

Finance, Commerce, Insurance, Railways
Mining, Public Companies, Invest-
ments, and Joint Stock En-
terprise.

ISSUED EVERY FRIDAY MORNING

SUBSCRIPTION PRICE:

CANADIAN SUBSCRIBERS.....\$2 a year.
BRITISH "10s. stg. a year.
AMERICAN "\$3 U. S. c.

Canadian Postage pre-paid on Foreign Subscriptions.

Book and Job Printing.

Having extended our premises and fitted up a Job
Department, we are in a position to fill all orders intrusted
to us with neatness and punctuality.

Office—No. 64 Church Street, Toronto, Ontario

J. M. TROUT, Business Manager.