

Equitable Life Assurance Society OF THE U.S.

HOME OFFICE, 120 BROADWAY, NEW YORK.

HENRY B. HYDE, President. JAMES W. ALEXANDER, V.P.
R. W. GALE, Montreal, General Manager Dominion of Canada.

I.—THAT THE EQUITABLE IS PRE-EMINENT FOR LIB-
EQUALITY THEIR RECENT PUBLIC ANNOUNCEMENT OF IN-
CONTESTIBLE POLICIES, AFTER THREE YEARS, SHOWS. The
Equitable Life Assurance Society, since its organization in 1859, has paid
to policy-holders and their representatives \$47,000,000.00.

II.—THAT THE EQUITABLE IS THE MOST POPULAR
COMPANY is illustrated by the fact that its average annual business
for the last eight years has been larger than that of any other company
in existence.

III.—THAT THE EQUITABLE IS THE STRONGEST COM-
PANY is shown by the fact that on the most conservative basis its
surplus is larger than that of any other company in the country.
The Liabilities and Surplus of the Society as stated below, are computed on
the American Experience Tables, Four and a-half per cent (4½) the legal
standard of the State of New York. The following list contains all the chief
companies doing an exclusive life business in Canada, and the figures are
from the published reports of each company, and official returns.

SURPLUS ON THE FOUR AND A-HALF PER CENT. BASIS.			
EQUITABLE, -	\$6 893 824.56	Canada Life, -	\$99,285.00
Equa, -	4,820,420.00	Confederation Life, -	68,640.52
Travellers, -	1,519,300.00	Sun Mutual, -	39,052.07
Metropolitan, -	360,465.00	London & Lancashire, -	32,575.00
Union Mutual, -	548,497.00	Ontario Mutual, -	29,149.91
The Standard, -	-	not shown.	-

The fact that the Surplus of the Equitable is larger in actual amount than
that of any of the other companies is a sufficient indication of its financial
strength.

Assets, Jan. 1, 1879, -	-	\$35,454,092 36
Liabilities, {including legal reserve on all exist- ing Policies.	-	28 560 268.00
Surplus, -	-	\$6 893 824 36

Active Agents in unrepresented districts wanted, and special Travelling
Agents, to whom liberal inducements will be offered.

GEO. B. HOLLAND,
Manager for Prov. of Ontario, 58 Church St., Toronto.

CANADA LIFE ASSURANCE CO.

Established, - - 1847.

CAPITAL AND ASSETS OVER \$4,000,000.

N.B.—1.—The Profit Bonuses added to the Life Policies are larger than given by
any other Company in Canada. 2.—It has occurred that Profits have not only
altogether extinguished all Premium payments, but, in addition, yield the holder an
annual surplus.

Upon a calculation of the Company's Reserves upon the Government standard of
future interest at the rate of 4½ per cent. per annum, the Company had over and above
that, and its capital and every liability, in 1877, a profit-surplus of \$99,285; and upon
a careful computation as at 30th April, 1878, that profit-surplus has been so greatly
increased as to warrant the anticipation that the profits to be divided in 1880 will
not fall short of the liberal average rate which the Company has hitherto given to its
policy-holders.

Assurers joining the Company before 30th April, 1879, will receive two years
profits in 1880.

HEAD OFFICE, - HAMILTON, Ont.

A. G. RAMSAY, Managing Director.

R. HILLS, Secretary.

J. W. MARLING, Superintendent of Agencies.

BRANCH OFFICES.

EASTERN ONTARIO:

GEORGE A. COX, General Agent, Peterboro.

MARITIME PROVINCES:

ALEX. RAMSAY, Secretary, 145 Hollis St., Halifax, N.S.

P. McLARIN, General Agent for Nova Scotia and P. E. Island.

E. F. DUNN, Agent for St. John and New Brunswick.

Hon. W. O. WHITEWAY, St. John's, N.F., Agent for Newfound-
land.

PROVINCE OF QUEBEC:

R. POWNALL, Secretary, Canada Life Buildings, 182 St. James
Street, Montreal.

Special Agent for Montreal—JAMES AKIN.

Agent in Toronto, J. D. HENDERSON, Canada Life Buildings, 4
King Street West.

WESTERN ASSURANCE COMPANY.

FIRE & MARINE.

Incorporated 1851.

Capital and Assets.....\$1,580,592 22
Income for Year ending 31st Dec, 1878\$905,806 66

HEAD OFFICE: TORONTO, ONT.

Hon. J. McMURRIOH, President. B. HALDAN, Man'g. Director.
J. J. KENNY, Secretary.

The Union Fire Insurance Co'y.

AUTHORIZED CAPITAL.....\$1,000,000.

Head Office, 52 Adelaide Street East, Toronto.

DIRECTORS:

Hon. J. C. AIKINS (Senator), Toronto, President.
R. H. BOWES, Esq. (Smith, Wood & Bowes, Barristers, Toronto.)
A. A. Allan, Esq., (of A. A. Allan & Co., Wholesale Furriers, Toronto.)
JOHN SHIELDS, Esq., (of James Shields & Co., Wholesale Grocers Toronto.)
W. H. DUNSPAUGH, Esq., (Vice-Pres. People's L. & D. Co.,) Toronto.
B. LYMAN, Esq. (of Lyman Bros. & Co., Toronto.)
JAMES PATTERSON, Esq. (T. May & Co. Toronto.)
J. M. CURRIER, Esq., M.P., Ottawa.
B. WILLIAMS, Esq., London.
ALEX. NAIRN, Esq., Toronto.

This Company insures Household, Mercantile, and Manufacturing Risks at the
lowest current rates against loss or damage by fire or lightning in places where there
are efficient means for putting out fires. Applications for Agencies, with satisfactory
references, will be entertained.

CASTON & GALT, SOLICITORS.

A. T. McCord, Jr., General Manager.

THE MUTUAL LIFE ASSOCIATION, OF CANADA.

HOME OFFICE.....HAMILTON.

PRESIDENT—JAS. TURNER.

VICE-PRESIDENT—ALEX. HARVEY.

Deposited with the Dominion Government for the additional protec-
tion of Policy-holders, \$50,000.00.

Premiums Absolutely Non Forfeitable after two Annual Payments, and Profits dis-
tributed equitably and entirely among the Policy-holders.

This company issues Policies upon all approved plans at reasonable rates.

A policy-holder insured on the ordinary plan may—after having paid two annual
payments—discontinue his Policy and receive his share of the funds in either cash or
a paid up policy. Full particulars will be given on application to the Home Office, or
to any of the Agencies throughout the Dominion.

DAVID BURKE, Manager.

WM. SMITH, Secretary.

Agents wanted for unrepresented Towns or Counties.

W. A. LAW & Co., General Agents—Equity Chambers, Toronto.

WATERTOWN AGRICULTURAL INSURANCE COMPANY,

INSURES NOTHING BUT FARM PROPERTY AND RESI-
DENCES. It pays losses by fire and damage by lightning and for
live stock killed by lightning anywhere on the farm.

THIS COMPANY HAS PAID FOR LOSSES.....\$2,370,175 38
ASSETS JANUARY 1ST, 1878.....1,103,070 56
HAS DEPOSITED WITH THE CANADIAN GOVERNMENT .. 100,000 00

This OLD AND RELIABLE COMPANY has again established its business in Canada, and
it is too well known to require commendation.

It has prospered for a quarter of a century and is to-day STRONGER THAN EVER
BEFORE. Its large assets and large Government deposit, with honourable dealing,
fair adjustments and prompt payment of losses ought to secure to it a fair share of
patronage from the insuring public.

JOHN FISHER, Cobourg,

L. M. CATHER,

Toronto Agt., 4 Adelaide St. E.

MANAGER FOR ONTARIO.

Experienced Agents wanted in unrepresented localities.