Ingurance

### RELIANCE

Mutual Life Assurance Society. OF LONDON, ENGLAND.

ESTABLISHED 1840.

Head Office for Canada . 196 ST. JAMES ST MONTREAL.

The Directors have decided to invest all the earnings of this Branch in first-class Canadian Securities, thus enabling them to offer superior advantages to the Canadian public.

### acents

Who wish to work up a permanent and remunerative business will now find this office a very favorable one to represent, owing to the above important change, and its well known stability and age.

APPLY FOR UNREPRESENTED DISTRICTS EARLY.

A GENERAL AGENT WANTED.

All policies are issued direct from the Canadian office, and are entirely free from troublesome clauses and conditions.

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Res. Secretary,

Balance Sheet fo 1878 and full particulars on application.

Insurance.

THE STANDARDLIFE

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ESTABLISHED 1825.

HEAD OFFICE FOR CANADA,

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This well known Company having reduced their rates for Canada, beg to draw attention to the security offered.

Investments in Canada over \$1.000,000. Claimspaid in Canada, over \$1,200,000 W. M. RAMSAY, Manager, Canada.

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BRITON LIFE ASSOCIATION.

[LIMITED.]

Chief Offices, 429 Strand, London,

HEAD OFFICE FOR THE DOMINION

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Capital, Half-a-Million Sterling.

£20,000 Stg. deposited with Imperial Govern-

ment. \$50,000 deposited with Dominion Government for exclusive benefit of Canadian Policyholdera.

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Established 1803.

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Fire Insurance Comp'y OF LONDON.

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VICE-PRESIDENTS. Hox. W. McMASTER, W. ELLIOT, Esq.

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No. of	Kind of	Sum	Annual	For 1876.	For 1877.
Policy.		Assured.	Premium.	Carn. Bonn	Cash. Bonus.
1	life. 10 Paym't Life.	\$10,000 5,000	\$238 20 240 40		\$ +0.60 \$ 258.00 130.00 \$33.00

It will be observed that these results are not only very handsome, but are also Equitable. If this Association distributed the Profits on the ordinary PRICENTAGE PLAN, allowing a bounk of 22 per cent., payable at death, then the Profits would have been as follows:—

11 will at once be seen that such a System as this hast cannot commend itself to persons who will take time to consider it, as it not only does injustice to persons paying by a limited number of Premiums, but it gives only the same profits after a person has paid a score of Premiums.

The above profit-results, which place the Confederation Li e in the van of Life Companies in Cannota, are attained by

A of paying more for business than it is worth.

Adopting a High Standard of Valuation from the outset.

(Fring 90 per cent. of the profits to Voltey holders.

The exercise of care and economy in all branches of the business. And employing a Mode of Division, just in its results, giving to each in the proportion in which each has countributed to profits.

each has contributed to profits.

Manager for the Province of Quebec,

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J. K. MACDONALD. Managing Director,

Manager for Nova Scotia, AUGUSTUS ALLISON, Halifax.

# LIFE ASSURANCE CO.,

Of London, England.

CANADA BRANCH.

42 ST. JOHN STREET, Head Office, MONTREAL.

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Roht, Benny, Esq. (Messrs, Benny, Machierson & Co.)
Jas. S. Hunter, Esq., N.P.

This Company has deposited at Ottawa for the Exclusive BENEFIT OF CANADIAN POLICYHOLDERS the sum of

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In addition to which the WHOLE OF THE EARNINGS of the Branch ARE INVESTED IN THIS COUNTRY. The Canadian Investments now amount to over \$175,000 and are rapidly increasing.

Every desirable form of Life Policy is granted, and at Rates Lower than the majority of offices.

Cash Surrender Value or free paid-up Policies granted after the receipt of Two and Three Years Premium have been received.

Policies almost entirely FREE of conditions and unchallengeable on any granted whatever, connected with the documents on which the Assurance was granted, after they have been in existence five years.

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Active Agents wanted Where the Company is not already represented. Apply to or address,

WILLIAM ROBERTSON,

Manager for Canada, Montreal.

Manager for New Brunswick, Major J. MACGREGOR GRANT, St. John.