

**Insurance.**

**CANADA**

**Life Assurance Company.**

This Institution having been

**ESTABLISHED IN 1847,**

Has long since surmounted all the dangers of the early years of Assurance Companies.

*Its ample Capital and Funds,*

And its management in the hands of persons of long experience of such business, afford

*Perfect Security*

to assurers. These features, as well as the Company's

**MODERATE RATES,**

render the Institution one whose advantages are not surpassed by any other, and explain the fact that it stands at the head of all the Life Companies in Canada.

Detailed Reports and Table Rates may be obtained at any of the Company's Offices or Agencies.

**A. G. RAMSAY,**

Manager and Secretary.

**R. HILLS,**

Assistant Secretary.

Agent in Toronto.—E. BRADBURNE,

**BRITON**

MEDICAL AND GENERAL

**Life Association.**

with which is united the

**BRITANNIA LIFE ASSURANCE COMPANY,**  
Capital and Invested Funds.....£750,000 Sterling.  
ANNUAL INCOME, £220,000 STG.:

**THE IMPORTANT AND PECULIAR FEATURE** originally introduced by this Company, in applying the periodical Bonuses, so as to make Policies payable during life, without any higher rate of premiums being charged, has caused the success of the BRITON MEDICAL AND GENERAL to be almost unparalleled in the history of Life Assurance. Life Policies on the Profit scale become payable during the lifetime of the Assured, thus rendering a Policy of Assurance a means of subsistence in old age, as well as a protection for a family, and a more valuable security to creditors in the event of early death: and effectually meeting the often urged objection, that persons do not themselves reap the benefit of their own prudence and forethought.

No extra charge made to members of Volunteer Corps or services within the British Provinces.

OFFICE.—A joining Bank of Toronto, Wellington St.  
THOMAS R. WOOD, Agent.

**JAMES B. M. CHIPMAN,**  
Manager for Canada, Montreal

Oct. 17—9-1yr.

**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 or the Dominion of Canada:

229 ST. JAMES STREET, MONTREAL.

**DIRECTORS**—Walter, Shanly, Esq., M.P.; Duncan MacDonald, Esq.; Robert Simms, the Hon. J. Hamilton, F. W. Thomas, Esq., Cashier Molson's Bank.

Net Assets, as at 31st Dec, 1870.....\$1,400,145 06  
Net Liabilities, do. do. ....1,208,625 00

Surplus .....\$101,520 00

**JAS. GRANT,** Resident Secretary  
Agent—**J. ENOCH THOMPSON.**

**Insurance.**

THE

**Connecticut Mutual**

**LIFE INSURANCE CO'Y,**

OF HARTFORD, CONN.

Received from premiums since its organization.....\$65,194,853 06  
Received for interest and rents.....13,756,093 88

Total receipts.....\$78,950,946 94  
Paid to Policy-holders.....36,872,631 16  
Total expenses.....7,085,564 37  
Taxes and profit and loss.....1,313,092 72

Total Paid.....\$45,271,285 25  
Balance net assets, Dec. 31, 1872.....33,679,661 69  
Gross Assets.....34,930,141 13  
Surplus over all liabilities.....5,088,937 85  
Income for 1872.....9,754,420 99

This Company is purely mutual. The above financial exhibit shows it to be in possession of nearly thirty-five millions of dollars of assets. It has an annual income of nearly ten millions of dollars, an actual surplus of over five millions. Its assets are invested in securities of the highest order, bearing high interest rates, and readily convertible into current funds. Particular attention is requested to the character of its assets as shown in the following schedule:—

Loans on real estate first lien (valuation \$47,837,439 00).....\$17,652,992 32  
Loans on stocks and bonds (valuation, (\$425,283 00).....298,503 28  
Premium notes on policies in force.....8,800,037 92  
Real estate owned by Company, cost.....1,139,972 47  
United States Registered Bonds, cost.....1,630,836 80  
State Bonds, cost.....813,000 00  
City Bonds, cost.....2,136,695 00  
Bank Stock, cost.....80,205 00  
Railroad Stock, cost.....26,000 00  
Cash in Bank at interest.....1,034,350 53  
Cash in Company's office.....26,782 23  
Balances due from agents secured.....39,386 14  
Interest accrued, market value of stocks and bonds over cost, net premiums, collecting and deferred.....1,256,479 44

Increase of assets during 1872.....\$34,936,141 13  
2,957,739 47

The strict adherence of this Company to economy and prudence of management may be seen in the annexed ratios of expenses to receipts:—

Ratio of expenses to receipts since date of organization, 8 97-100. Ratio for 1872, 7 53-100.

**JAMES GOODWIN,** President.  
**JACOB L. GREENE,** Secretary.  
**JOHN M. TAYLOR,** Asst Secy.

**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 Bank).

**E. H. KING,** Esq., (President Bank of Montreal.)

**WM. CHAPMAN,** (Commissioner Trust & Loan Company.)

**THOS. CRAMP,** Esq., Merchant:

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

Claims by CHICAGO FIRE, estimated at nearly \$3,000,000, are being liquidated as fast as adjusted WITHOUT DEDUCTION.

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

FIRE AND LIFE POLICIES issued with very liberal conditions

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

**THOMAS BRIGGS,** Agent, Kingston.

**F. A. BALL,** Inspector of Agencies, Fire Branch.

**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.

**THE ONTARIO MUTUAL**

Life Assurance Company

ISSUE Policies on all the most approved methods.

This Company is PURELY MUTUAL; its business confined to the Province of Ontario; its rates of Assurance are self-sustaining, yet lower than others on the participating plan. There being no Stock-holders, all advantages go to the benefit of Policy-holders.

Dividends declared yearly after Policies are three year old.

**WM. HENDRY,** Manager,  
Waterloo, Ont.

**Insurance.**

**THE STANDARD**

**Life Assurance**

COMPANY.

ESTABLISHED 1825.

HEAD OFFICE FOR CANADA, - - MONTREAL.

Policies in force, over Eighty Millions of Dollars.  
Accumulated Fund, over Twenty Millions of Dollars.  
Income, over Three Millions and a half.  
Claims paid in Canada, over \$500,000.

Funds invested in England, United States, and Canada, with the most perfect safety.

Deposited at Ottawa, for benefit of Canadian policy holders, \$150,000.

For information as to Life Assurance, apply to any of the Agencies throughout the Dominion, or to

**W. M. RAMSAY,**  
Manager, Canada.

**The Victoria**

Mutual Fire Insurance Company of Canada.

Insures only Non-Hazardous Property at low rates.

**BUSINESS STRICTLY MUTUAL.**

**GEO. H. MILLS,** President.

**W. D. BOOKER,** Secretary.

HEAD OFFICE.....HAMILTON, ONTARIO

**Life Association of Scotland.**

Invested Funds upwards of £1,000,000 Sterling.

**THIS INSTITUTION DIFFERS FROM OTHER** Life Offices, in that the BONUSES FROM PROFITS are applied on a special system for the Policy-holder's personal benefit and enjoyment during his own lifetime, with the option of large bonus additions to the sum assured. The Policy-holder thus obtains a large reduction of present outlay, or a provision for old age of a most important amount in one cash payment, or a life annuity, without any expense or outlay whatever beyond the ordinary Assurance Premium for the Sum Assured, which remains intact for Policy-holders' heirs, or other purposes.

CANADA—MONTREAL—St. JAMES St.

**DIRECTORS.**

**DAVID TORRANCE,** Esq. (D. Torrance & Co.)  
**GEORGE MOFFATT,** Esq., (Gillespie Moffatt & Co.)  
**ALEXANDER MORRIS,** Minister of Inland Revenue  
**SIR G. E. CARTIER,** M.P., Minister of Militia.  
**PETER REDPATH,** Esq., (J. Redpath & Son.)  
**J. H. R. MOLSON,** Esq., (J. H. R. Molson & Bros.)

Solicitors—Messrs. RITCHIE, MORRIS & ROSE.

Medical Officer—**R. PALMER HOWARD,** Esq., M.D.

Secretary—**P. WARDLAW.**

TORONTO OFFICE—No. 32 WELLINGTON ST. EAST.

**R. N. GOOCH,** Agent.

**THE MONETARY TIMES AND TRADE**  
**REVIEW—INSURANCE CHRONICLE.**

DEVOTED TO

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Mining, Public Companies, Investments,  
and Joint Stock Enterprise.

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**Book and Job Printing.**

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

Office—No. 64 Church Street, Toronto, Ontario.

**J. M. TROUT,**  
Business Manager.