

Insurance.

**UNION MUTUAL**  
LIFE INSURANCE CO.  
OF MAINE.

Director's Office, 153 Tremont Street,  
BOSTON, MASS.

Hon. HENRY S. WASHBURN, Pres't.

Assets ..... \$10,000,000  
Surplus (Mass. Standard).. 1,250,000

This Company offers entire exemption from forfeiture, by Paid-up Policies, Cash Surrender Values, or Mass. Law, as may be preferred, and issues every desirable form of Policy, incorporating all the liberal features that experience and solvency will permit.

Its Interest Receipts Annually  
Exceed its Losses,

and its average rate of interest received (8.46 in 1874) is larger than that of any other Company reporting to the Mass. Insurance Department.

The attention of

**LIFE AGENTS**

is called to the

**SURPLUS DEPOSIT PLAN**

of this Company, as the easiest plan to work and the most equitable and satisfactory policy ever issued.

**J. H. MCNAIRN,**

General Agent, Toronto.

**C. B. CUSHING,**

General Agent, Montreal.

**J. C. BENN,**

General Agent, St. John, N. B.

**CANADIAN MUTUAL**  
FIRE

Insurance Company.

Head Office, - - - Hamilton, Ont.

AVAILABLE ASSETS, \$270,000.

Lowest rates on all classes of property.

Three year policies issued on the popular mutual system

JOHN BARRY,  
President.

A. EGLESTON,  
Vice-President

**F. R. DESPARD,**  
Secretary

H. P. ANDREW, Agent Toronto District,  
26 Adelaide Street East, up stairs.

Insurance.

Twenty-ninth Annual Statement  
OF THE  
**Connecticut Mutual**  
LIFE INSURANCE CO'Y,  
OF HARTFORD, CONN.

Net assets, January 1, 1874..... \$36,266,802 20  
RECEIVED IN 1874.  
For Premiums.....\$7,512,154 27  
For Interest and Rent..... 2,536,850 83  
\$10,049,031 10  
\$46,315,815 30

DISBURSED IN 1874.

TO POLICY-HOLDERS:  
For claims by death and matured endowments..... \$2,600,203 71  
Surplus returned to Policyholders..... 3,037,872 83  
Lapsed and surrend' policies..... 790,072 65  
\$6,428,149 19

EXPENSES:  
Commission to Agents..... \$615,100 04  
Salaries of Officers, Clerks, and all others employed on salary..... 68,088 89  
Medical Examiners' fees..... 20,925 50  
Printing, Stationery, Advertising, Postage, Exchange &c..... 105,930 29  
\$810,044 72  
\$39,353 54

Taxes..... \$39,353 54  
7,477,547 45

Balance Net Assets, December 31, \$38,838,267 85

SCHEDULE OF ASSETS.

Loans upon Real Estate, first lien..... \$24,579,080 58  
Loans upon stocks and bonds..... 282,383 78  
Premium notes on policies in force..... 7,189,793 16  
Cost of Real Estate owned by the Co'y... 1,403,683 33  
Cost of United States Registered Bonds... 1,630,836 80  
Cost of State Bonds..... 613,900 00  
Cost of City Bonds..... 1,740,695 00  
Cost of Bank Stock..... 80,205 00  
Cost of Railroad Stock..... 26,000 00  
Cash in Bank, at interest..... 1,207,044 07  
Cash in Company's office..... 6,888 38  
Balance due from agents, secured..... 71,757 05

\$38,838,267 85

ADD:

Interest accrued and due..... \$1,262,852 02  
Market value of stocks and bonds over cost..... 307,376 20  
Net prems. in course of col'n..... 1,103 88  
Net deferred quarterly and semi-annual premiums... 34,096 04  
1,605,428 14

Gross assets, Dec. 31, 1874 \$40,443,695 99

LIABILITIES:  
Amount required to re-insure all outstanding policies, net assuming 4 per cent. interest..... \$35,832,186 00  
All other liabilities..... 779,926 51  
\$36,612,112 51

Surplus, December 31, 1874..... \$1,831,583 48  
Increase of assets during 1874..... \$2,763,471 92  
Ratio of expense of management to receipts in 1874..... 8.06 per cent.  
Policies in force Dec. 31, 1874, 65,316, insured \$185,366,633

**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:

City Bank Chambers,

101 ST. JAMES STREET, MONTREAL.

DIRECTORS:

The Hon. John Hamilton, Duncan MacDonald, Esq.  
Robert Simms, Esq.

**FREDERICK STANCLIFFE, Resident Secretary.**

Insurance.

**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—No. 56 Wellington Street East.

**E. A. MUMFORD,**

Local Agent and Inspector of Agencies.

**Liverpool and London and Globe**  
Insurance Company.

Capital..... \$10,000,000  
Funds Invested in Canada..... 650,000  
Government Deposit for benefit of Canadian Policyholders..... 150,000

CANADA BOARD OF DIRECTORS.

Hon. HENRY STARNES, Chairman.

THOS. CRAMP, Esq., Deputy Chairman.

ALEX. HINCKS, Esq.

SIR A. T. GALT, K.C.M.G.

THEODORE HART, Esq.

G. F. C. SMITH, Resident Secretary.

Medical Referee—DUNCAN C. MACALLUM, Esq., M.D.

Standing Counsel—FRED. GRIFFIN, Esq., Q.C.

MERCANTILE RISKS ACCEPTED AT LOWEST CURRENT RATES.

Dwelling Houses and Farm Property Insured on Special Terms.

LIVE POLICIES are issued at rates as low as are consistent with the security offered. Liberal Surrender values.

Claims payable one month after proof of death.

**G. F. C. SMITH,**

Chief Agent for the Dominion, Montreal.

THE MONETARY TIMES AND TRADE  
REVIEW—INSURANCE CHRONICLE.

DEVOTED TO

Finance, Commerce, Insurance, Railways  
Mining, Public Companies, Investments,  
and Joint Stock Enterprise.

ISSUED EVERY FRIDAY MORNING

SUBSCRIPTION PRICE

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

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

**EDW. TROUT, Business Manager.**