

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. EGGLESTON,** 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 surrendered 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
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 86
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 1,746,695 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 premiums in course of collection 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.. \$3,831,583 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.

LIFE 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. stig. 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.