

Insurance.

THE CONNECTICUT MUTUAL LIFE INSURANCE COMPANY,

HARTFORD, CONNECTICUT.
WOODBRIDGE S. OLNSTEAD, SECRETARY,
EDWIN W. BRYANT, ACTUARY,
JAMES GOODWIN, PRESIDENT,
ZEPHANIAH PRESTON, VICE PRESIDENT.

Organized in 1846. Charter Perpetual.
The Largest Mutual Life Insurance Company.
Numbering over 39,000 Members.

BEING A PURELY MUTUAL COMPANY ITS ASSETS BELONG EXCLUSIVELY TO ITS MEMBERS.
Assets, \$25,000,000.—Acquired by prudent and economical management of twenty-two years, without the aid of a single dollar of original capital.
Surplus Assets, \$7,301,967.—All profits divided among the members. Each policy holder is a member. There are no stockholders.
Its Dividends.—Have averaged over 50 per cent. annually. Total amount of dividends paid the members since its organization, \$9,000,000.
Its Success Unparalleled.—It has arrived at the extraordinary condition where the income from annual interest alone is more than sufficient to pay all the losses. Total amount of losses paid by the Company, \$8,500,000.
Its Responsibility.—For every \$100 of liabilities it has \$154 of assets.

LAST YEAR'S PROSPEROUS BUSINESS.
Amount insured fiscal year, 1897, \$45,647,191 00 | Income received fiscal year, 1897, \$7,530,886 19
During its last fiscal year this Company paid to its living members, and to the families of deceased members, nearly \$2,000,000, and at the same time added more than four millions to its accumulated capital.
The whole record of this Company has been one of prudent management and prosperous advancement. Among the order and leading life insurance companies its average ratio of expenses to income has, through its entire history, been the lowest of any.
\$140,000 deposited in Canada for the benefit of Policyholders.

Medical Referees—J. WIDMER ROLPH, M.D.; H. H. WRIGHT, M.D.
OFFICE . . . . . No. 53 King Street East, Toronto.
Opposite Toronto Street.
HALDAN & OLANE,
Assistant Managers for Ontario.

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

Capital, Surplus and Reserved Funds \$17,006,028
Life Reserve Fund \$9,865,100
Daily Cash Receipts \$20,000

Directors in Canada:
T. R. ANDERSON, Esq., Chairman (President Bank of Montreal),
H. H. STARNES, Esq., Deputy Chairman (Manager Ontario Bank),
H. H. KING, Esq., (General Manager Bank of Montreal),
HENRY CHAPMAN, Esq., Merchant,
THOS. CHAMP, Esq., Merchant.

THREE INSURANCE RISKS taken at moderate rates, and every description of Life Assurance effected, according to the Company's published Tables, which afford various guarantees in des (applicable alike to business men and heads of families) of securing this desirable protection.
JAMES PRASER, Esq., Agent,
5 King Street West, Toronto.

F. A. BAILL, Esq., Inspector of Agencies, Five Branch,
T. W. MEDLEY, Esq., Inspector of Agencies, Life Branch,
G. F. C. SMITH,
Chief Agent for the Dominion,
Montreal.

COMMERCIAL UNION ASSURANCE COMPANY.

CHIEF OFFICES—19 and 20 Cornhill, London, England, and 337 St. Paul Street, Montreal.
MORLAND, WATSON & CO., General Agents for Canada.
CAPITAL \$2,500,000 STERLING.

LIFE DEPARTMENT.
The Life Funds are entirely separate, and are invested in the names of special Trustees.
ECONOMY OF MANAGEMENT guaranteed by a clause in the Deed of Association.
80 PER CENT. OF PROFITS divided among participating Policy-holders.
Boxes declared to 1897 averaged £2 2s. per cent, equalling a cash return of about every third year's Premium.

FIRE DEPARTMENT.
Assurances granted on Dwelling-houses and their contents, as well as on General Mercantile Property, Manufactories, &c.
W. M. WESTMACOTT, Agent for Toronto.
Agents in the principal Cities, Towns and Villages in Canada.

Insurance.

Montreal Assurance Company

(MARINE)
INCORPORATED 1840.
CAPITAL, \$800,000
INVESTED FUNDS (approximately) \$400,000

HEAD OFFICE, MONTREAL.
BRANCH OFFICE—32 Wellington Street, Toronto.

Canada Farmers' Mutual Insurance Company,
HEAD OFFICE, HAMILTON, ONTARIO.
INSURE only Farm Property, County Churches, School Houses, and isolated Private Houses. Has been in operation Seventeen years in operation.
RICHARD P. STREET, Secretary and Treasurer.
THOMAS STOCK, President.

Fire, Life, Marine, Accident, and Stock Insurance
Agent, Windsor, Ont.
Very best Companies represented.
Phoenix Fire Assurance Company
LOMBARD ST. AND CHURCH CROSS,
LONDON, ENG.

assurances effected in all parts of the World.
WITH PROMPTITUDE and LIBERALITY.
MORFATT, MURRAY & BEATTIE,
Agents for Toronto,
56 Yonge Street.

LIFE ASSOCIATION OF SCOTLAND.

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

THIS Institution differs from other Life Offices, in that the Boxes 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 of outlay whatever beyond the ordinary Assn. and Premium for the Sum Assured, which remains intact for Policy-holders' heirs, or other purposes.

CANADA—MONTREAL—Place D'Armes.
DIRECTORS:
DAVID TORRANCE, Esq., (D. Torrance & Co.)
GEORGE MORFATT, (Gillespie, Moffatt & Co.)
ALEXANDER MORRIS, Esq., M.P., Barrister, Perth.
SIR G. E. CARTER, M.P., Minister of Militia.
PETER REDPATH, Esq., (J. Redpath & Son.)
J. H. R. MOLSON, Esq., (J. H. R. Molson & Bros.)

Solicitors—Messrs. TORRANCE & MORRIS.
Medical Officers—R. PALMER HOWARD, Esq., M.D.
Secretary—R. WARDLAW.
Inspector of Agencies—JAMES B. M. CHIPMAN.
TORONTO OFFICE—No. 32 WELLINGTON STREET EAST.
R. N. GOOCH, Agent.

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