Insurance

## 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.

#### FREDERICK STANCLIFFE,

Res. Secretary.

Balance Sheet for 1877 and full particulars on application.

Tosurance.

THE

## STANDARDLIFE

ASSURANCE CO.

ESTABLISHED 1825.

HEAD OFFICE FOR CANADA.

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

Investments in Canada over \$700,000. Claims paid in Canada, over \$1,000,000 W. M. RAMSAY. Manager, Canada.

### DOMINION

FIRE & MARINE INSURANCE CO. Head Office-HAMILTON, Can.

Deposit with Dominion Gov't., \$50,000.

JOHN HARVEY, of J. Harvey & Co , President. F. R. DESPARD, Manager.

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HEAD OFFICE FOR PROVINCE OF QUEBEC: 119 St. Frs. Xavier St. MONTREAL

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Joint General Agents. Tuennonco

## BRITON LIFE ASSOCIATION.

[LIMITED.].

Chief Offices, 429 Strand, London.

HEAD OFFICE FOR THE DOMINION

12 PLACE D'ARMES, MONTREAL

Capital, Half-a-Million Sterling.

£20,000 Stg. deposited with Imperial Govern-

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

JAS. B. M. CHIPMAN. Manager for Canada.

Established 1808.

## IMPERIAL

Fire Insurance Comp'u OF LONDON.

HEAD OPPICE FOR CAMADA:

Montreal, No. 6 HOSPITAL Street.

RINTOUL BROS., Agents.

Subscribed Capital. - £1,600,000 Stg Paid-up Capital, - £700,000 Stg. ASSETS, - - - - £2,222,552 stg

# CONFEDERATION LIFE

ASSOCIATION.

Head Office . . TORONTO, ONTARIO.

PRESIDENT. HON. W. P. HOWLAND, C.B. Late Lient.-Governor of Ontario.

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

This Association affords all the Benefits of MUTUALITY, with the Security of a Stock Management.

EXAMPLES OF PROFITS.

No. of Policy.	Kind of Insurance.	Sum Assured.	Annual Premium.		1876. Bonus.	For Cash.	
1,	Life. 10 Paym't Life.	£10,000 .		\$ 74.40		\$ 90.60	\$258.00

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 L'ERGENTAGE PLAN, allowing a bonus of 22 per cent., payable at death, then the Profits would have been as follows:—

..... 48.80

It will at once be seen that such a System as this last enunct 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 Fremiums, but it gives only the same profits after a person has paid a score of Fremiums.

The above profit-results, which place the Confederation Life in the van of Life Companies in Canada, are attained by Not paying more for business than it is worth.

Adopting a High Standard of Valuation from the outset.

Giving 90 per cent. of the profits to Policy-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 contributed to profits.

Manager for the Province of Quobec,
H. J. JOHNSTON, Montreal,
Managor for New Brunswick,
MAJOR J. MACGREGOR GRANT,
St. John.

J. K. MACDONALD, Managing Director. Manager for Nova Scotia, F. ALLISON

# LANCASHIRE LIFE ASSURANCE CO'Y OF LONDON, ENGLAND.

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CANADIAN BUSINESS, 1877. NEW ASSURANCES.

455 Policies for... ...**88**11,**750,**00.

BEING AN

INCREASE OF OVER 100 PER CENT. on the New Business of 1976.

INVESTMENTS.

Increase in Canadian Investments over 25 PER CENT.

INCOME.

Increase in Cash Premium Income over 45 PER CENT.

WILLIAM ROBERTSON. Manager for Canada.

42 St. John Street, Montreal.

The LONDON & LANCASHIRE was the first Company to reduce its Rates of Premium for Canada, and to invest in this country the whole of the Earnings of the Branch.