

**Insurance.**

**The Mercantile  
FIRE INSURANCE COMP'Y.**

Incorporated by Act of Ontario Legislature.  
CAPITAL.....\$200,000.  
HEAD OFFICE.....WATERLOO, ONTARIO.

*Board of Directors:*  
J. E. Bowman, M. P. St. Jacobs.  
J. B. Snider, Comistoga.  
W. Walden, M. D., Waterloo.  
John Shub, Waterloo.  
B. Hughes, Waterloo.  
Cyrus Bowers, Berlin.  
Henry F. J. Jackson, Berlin.  
Robert Melvin, Guelph.  
William Robinson, Galt.

*Officers:* J. E. Bowman, M. P. President; J. W. Walden, M. D. Vice-President; P. H. Sims, Secretary.  
Insurances granted on all descriptions of property against loss or damage by fire, at current rates.  
Agencies will be opened at the principal towns in Ont.

**The Manufacturers & Merchants  
Mutual Fire Insurance Co. of Canada.**

D. B. CHISHOLM, Esq.—PRESIDENT.  
J. T. MIDDLETON, Esq.—VICE-PRESIDENT.  
ALPHEUS BEAMER, Man. Dir. & Adjuster.  
H. T. CRAWFORD, Sec.-Treas.  
Head Office—Hamilton.

A Directorate composed of prominent manufacturers and merchants and a complete copy of the application and Diagram returned with the policy.

**PRINGLE & SCOTT, Agents,**  
Office, Colborne St., cor. Leader Lane.

**CANADIAN MUTUAL  
FIRE  
Insurance Company.**

Head Office, - - - Hamilton, Ont.  
AVAILABLE ASSETS, 31ST DEC., 1875,  
\$262,763.

Lowest rates on all classes of property.  
Three year policies issued on the popular mutual system  
JOHN BARRY, B. E. CHARLTON,  
President. Vice-President  
F. R. DESPARD,  
Secretary  
H. P. & A. ANDREW, Agents for Toronto,  
26 Adelaide Street East, up stairs.

**THE GORE DISTRICT  
Mutual Fire Insurance Company**  
INCORPORATED JUNE 18, 1836,  
Undertakes the Insurance of all descriptions of  
Property against loss or damage by Fire.

Its operations are, and invariably have been, restricted to the Province of Ontario.  
By never permitting its lines of insurance in any locality to exceed a safe limit—by a determination not to compete "for risks at constantly diminishing rates," and by a steady adherence to a sound tariff, it has been enabled

**TO MEET ITS ENGAGEMENTS**

as they have matured; while the cost of insuring with it has ranged from sixteen to twenty cents in the dollar less than what it would have cost in a proprietary company. And similar results may hereafter with confidence be anticipated: for the Company continues to receive that careful attention and cautious management which have characterized its transactions for so many years.

**THOS. M. SIMONS,**  
Secretary-Treasurer.

Galt, Aug. 29, 1876.

**Insurance.**

JANUARY 1, 1876.

**THE  
Connecticut Mutual  
LIFE INSURANCE CO'Y,  
OF HARTFORD, CONN.**

**JAS. GOODWIN, President.**  
JACOB L. GREENE, Secretary.  
JOHN M. TAYLOR, Assistant Sec.

**Thirtieth Annual Statement.**

Net assets, January 1, 1875..... \$38,838,267 85  
RECEIVED IN 1875:  
For Premiums.....\$7,165,468 55  
For Interest and Rent..... 2,652,931 81  
\$ 9,818,400 36  
\$48,656,668 21

**DISBURSED IN 1875.**

**TO POLICY-HOLDERS:**  
For claims by death and matured endowments..... \$2,722,352 27  
Surplus returned to Policy-holders ..... 2,543,556 08  
Lapsed and surren'd policies ..... 941,095 42  
\$6,206,913 77

**EXPENSES:**  
Commission to Agents ..... \$528,740 55  
Salaries of Officers, Clerks, and all others employed on salary .....  
Medical Examiners' fees..... 19,700 00  
Printing, Stationery, Advertising, Post'ge, Exch'ge &c ..... 113,505 88  
\$741,382 08  
Taxes..... 246,306 83  
7,194,602 63

Balance Net Assets, December 31, \$41,462,065 53  
**SCHEDULE OF ASSETS.**  
Loans upon Real Estate, first lien ..... \$26,936,282 40  
Loans upon stocks and bonds ..... 241,353 28  
Premium notes on policies in force ..... 6,730,567 50  
Cost of Real Estate owned by the Co'y ... 1,853,390 13  
Cost of United States Registered Bonds... 1,630,836 80  
Cost of State Bonds ..... 619,900 00  
Cost of City Bonds ..... 1,746,695 00  
Cost of other bonds..... 435,000 00  
Cost of Bank Stock..... 80,205 00  
Cost of Railroad Stock ..... 26,000 00  
Cash in Bank, at interest ..... 1,070,893 79  
Cash in Company's office ..... 6,684 78  
Balance due from agents, secured..... 79,180 45  
Bills receivable ..... 4,876 40  
\$41,462,065 53

**ADD:**  
Interest accrued and due..... \$1,617,060 07  
Rents accrued..... 2,510 91  
Market value of stocks and bonds over cost ..... 372,698 20  
Net prem. in course of col'n. 6,050 28  
Net deferred quarterly and semi-annual premiums ... 34,265 93  
2,032,585 39

Gross assets, Dec. 31, 1875 \$43,494,650 92  
**LIABILITIES:**  
Amount required to re-insure all outstanding policies, net outstanding 4 per cent. interest ..... \$38,494,045 00  
Extra reserve ..... 197,612 60  
All other liabilities ..... 798,142 00  
\$39,489,799 00

Surplus, December 31, 1875.. \$4,004,851 92  
Increase of assets during 1875..... \$3,050,951 93  
Ratio of expense of management to receipts in 1875 ..... 7.55 per cent.  
Policies in force Dec. 31, 1875, 66,209, insur'g \$185,076,842

**VICTORIA MUTUAL  
FIRE INSURANCE COMPANY OF CANADA**

**Hamilton Branch**  
Within range of Hydrants in Hamilton.  
**Water-Works Branch:**  
Within range of Hydrants in any locality having efficient water-works.  
**General Branch:**  
Farm and other non-hazardous property only.  
One branch not liable for debts or obligations of the others.  
GEO. H. MILLS, President.  
W. D. BOOKER, Secretary.  
HEAD OFFICE.....HAMILTON, ONTARIO.  
J. C. MUSSON, No. 7 Imperial Buildings Toronto.

**Insurance.**

**BRITON  
Life Association,**  
(LIMITED)

Capital Half a Million Sterling.  
PAID UP £50,000 Stg.

Deposited with Dominion Government for the Special Security of Canadian Assurers  
\$50,000 TO BE INCREASED TO \$100,000.

**CANADA BRANCH, . . MONTREAL.**

**JAS. B. M. CHIPMAN,**  
Chief Offices: London, Manager  
4 9 Strand, London.  
Toronto Office—17 Wellington St. W., Second Flat, Federal Bank Buildings.  
**GEORGE J. MACQUIRE,**  
Local Agent & 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,  
17 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 entrusted to us with neatness and punctuality.

Office—No. 64 Church Street, Toronto, Ontario  
EDW. TROUT, Business Manager.