

**Insurance.**

**THE GORE DISTRICT  
Mutual Fire Insurance Company**

INCORPORATED JUNE 18, 1886,  
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 lo-  
cality 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 en-  
abled

**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 com-  
pany. 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.

**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. Snyder,	Conistoga
J. W. Walden, M.D.,	Waterloo.]
John Shuh,	Waterloo.
B. Hughes,	Waterloo.
Cyrus Bowers,	Berlin.
D. S. Bowby,	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.

**QUEEN INSURANCE CO.**

OF ENGLAND.

**FIRE & LIFE.**

Capital.....\$2,000,000 Stg.  
INVESTED FUNDS.....£668,818 "

**FORBES & MUDGE,**  
Montreal,] Chief Agents for Canada.

**WM. ROWLAND, Agent,**  
No. 62 King Street East, Toronto.

**Brown Brothers,  
ACCOUNT-BOOK MANUFACTURERS**

Stationers, Book-Binders, etc.,  
66 and 68 King Street East, Toronto Ontario.

ACCOUNT-BOOKS FOR BANKS, INSURANCE  
Companies, Merchants, etc., made to order of the  
best materials and for style, durability and cheapness  
unsurpassed.

A large stock of Account-Books and General Stationery  
constantly on hand. 3-ly

**HASTINGS MUTUAL  
Fire Insurance Company,**

Having raised a Guarantee Capital, now cover all classes  
of risks. Applications for agencies are solicited from  
qualified persons in all places not represented in Ontario.

**JAMES H. PECK,**  
Secretary.  
Belleville, July, 1876.

**Insurance.**

1877 1877  
**Thirty-first Annual Statement.**

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

Net assets, January 1, 1876..... \$41,462,065 53  
RECEIVED IN 1876.

For Premiums.....\$6,725,120 67  
For Interest and Rent..... 2,893,993 46  
\$ 9,619,114 13  
\$1,081,179 66

DISBURSED IN 1876.

TO POLICY-HOLDERS:  
For claims by death and ma-  
tured endowments..... \$2,601,246 55  
Surplus returned to Policy-  
holders..... 2,461,030 52  
Lapsed and surren'd policies 956,481 81  
\$6,018,758 68

EXPENSES:  
Commission to Agents ..... \$462,836 55  
Salaries of Officers, Clerks,  
and all others employed on  
salary..... 82,431 11  
Medical Examiners' fees..... 17,712 50  
Printing, Stationery, Adver-  
tising, Postage, Exch'ge &c 106,054 56

Taxes and profit and loss.. \$659,062 72  
373,211 79  
7, 1,033 19

Balance Net Assets, Dec. 31, 1876. \$40,020,146 47

SCHEDULE OF ASSETS.

Loans upon Real Estate, first lien ..... \$27,815,839 34  
Loans upon stocks and bonds ..... 94,867 28  
Premium notes on policies in force ..... 6,290,699 45  
Cost of Real Estate owned by the Co'y ... 2,748,753 20  
Cost of United States Registered Bonds... 2,183,241 46  
Cost of State Bonds ..... 723,400 00  
Cost of City Bonds ..... 1,847,310 00  
Cost of other bonds..... 80,205 00  
Cost of Bank Stock..... 435,000 00  
Cost of Railroad Stock ..... 26,000 00  
Cash in Bank, at interest ..... 1,718,015 91  
Cash in Company's office ..... 7,306 54  
Balance due from agents, secured..... 44,132 89  
Bills receivable ..... 5,376 40

Net and ledger assets..... \$44,020,146 47  
ADD:  
Interest accrued and due..... \$1,844,530 64  
Rents accrued..... 3,850 00  
Market value of stocks and  
bonds over cost ..... 303,064 54  
Net prem. in course of col'n. 801 42  
Net deferred quarterly and  
semi-annual premiums ... 34,613 26  
2,192,859 86

Grass Assets, Dec. 31, 1876 ..... \$46,213,066 33  
LIABILITIES:  
Amount required to re-in-  
sure all outstanding poli-  
cies, net assuming 4 per  
cent. interest ..... \$40,775,730 00  
All other liabilities ..... 1,335,313 40  
\$42,091,043 40

Surplus, December 31, 1876..... \$4,121,962 93  
Increase of assets during 1876..... \$2,718,355 40  
Ratio of expense of manage-  
ment to re-  
ceipts in 1876 ..... 6.95 per cent.  
Policies in force Dec. 31, 1876, 66,613, insur'g \$183,414,408

**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: . . . . . Manager  
429 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 Can-  
adian 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 consis-  
tent 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, Invest-  
ments, and Joint Stock En-  
terprise.

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**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, Manager.**