EQUITABLE

LIFE ASSURANCE SOCIETY, 120 BROADWAY, NEW YORK.

Total Assets, Dec. 31st, 1879, \$37,366,841 75 Undivided Surplus, 7,515,407 75

New Business, \$26,502,541; an increase of more than Five Million Dollars over the previous year.

POLICIES INCONTESTABLE AFTER THREE YEARS.

On ordinary policies a liberal surrender value is given in paid-up insurance, in case of forfeiture. Contract clearly and concisely expressed. No technical conditions. The year closed without a single disputed death claim on the records. All just claims paid promptly and in full.

CASH RETURNS ON TONTINE POLICIES.

The following case will serve as illustrations of settlements now being made by

Policy No. 43,563. Issued May 25th, 1869.

On the Life of F-_ L ____, of Farmington, Conn.: Amount of Policy, \$10,000 00 Amount of Policy,
Annual Premium,
Total Premiums paid during 11 years
The Policyholder, having decided to terminate the contract at the end of its Tontine period, draws in cash...
having had \$10,000 of assurance for eleven years. 5,594 60

6.455 90

The EQUITABLE Life Assurance Society is prepared to make favorable arrangements with agents who have had a successful experience in the business of life insurance. Special agents wanted apply to

R. W. GALE.

General Manager for Canada.

2 Court St., TORONTO, and 157 St. James St., MONTREAL.

CANADA LIFE

ASSURANCE COMPANY. ESTABLISHED 1847.

Head Office, Hamilton, Ont.

Capital and Funds over \$4,600,000. Annual Income about \$750,000.

The Advantages of joining an old and successful Company like the "Canada Life may be judged by the following facts

1st.—The Rates charged are lower than those of other Companies.

and.—It has the largest business of any Company in Canada, 3rd.—The Profit Bonuses added to Life Policies are larger than given by any other

Company in Canada.

Company in Canada.

4th.—It has occurred that Profits not only altogether extinguish all Premium Payments, but, in addition, yield the holder an annual surplus.

5th.—Assurers now joining the Company will obtain one year's share in the profits at next division in 1880.

ROYAL INSURANCE COMPANY OF ENGLAND.

LIABILITY OF SHAREHOLDERS UNLIMITED.

.....\$10,000.000 ANNUAL INCOME, upwards of 5,000,000

Invested in Canada for protection of Canadian Policyholders (chiefly with Government), nearly \$500,000.

Every description of property insured at milder te rates of premium. Life Assurances granted in all the most approved forms. Head Office for Canada—Royal Insurance Buildings,

Montreal. M. H. GAULT, Chief Agents.

F. H. HEWARD,

Agent for Toronto District.

WESTERN

ASSURANCE COMPANY.

FIRE & MARINE.

Incorporated 1851.

Capital and Assets,.....\$1,580,592 22 Income for Year ending 31st Dec., 1878\$905,806 66

HEAD OFFICE: TORONTO, ONT.

Hon. J. MeMURRICH, President. B. HALDAN, Man'g. Director. J. J. KENNY, Scoretary.

The Union Fire Insurance Cov. AUTHORIZED CAPITAL,.....\$1,000,000. Head Office, 52 Adelaide Street East, Toronto.

DIRECTOR8:

R. H. BOWES, Esq. (Smith, Wood B. LYMAN, Esq. (of Lyman Bros. &

& Bowes, Esq. (Sinth, 1964)
A. A. Allan, Esq., (of A. A. Allan & Co., Wholesale Furriers,) Toronto
JOHN SHIELDS, Esq., (of James Shields & Co., Wholesale Grocers
Toronto

Co., Toronto.)

May & Co., Toronto.

May & Co., Toronto.

May & Co., Toronto.

Ottawa.

B. WILLIAMS, Esq., London.

Toronto. B. WILLIAMS, Esq., London. W. H. DUNSPAUGH, Esq., (Vice-Pres. People's L. & D. Co.,) Toronto.

ALEX. NAIRN, Esq., Toronto.

This Company insures Household, Mercantile, and Manufacturing Risks at the lowest current rates against loss or damage by fire or lightning in places where there are efficient means for putting out fires. Applications for Agencies, with satisfactory references, will be entertained.

CASTON & GALT, SOLICITORS.

A. T. McCord, Jr., General Manager.

THE MUTUAL LIFE ASSOCIATION OF CANADA.

The Board of Directors of the Mutual Life Association of Canada announce that they have increased the Deposit of Securities in the hands of the Dominion Government for the protection of Policy-holders to \$76,246.00 par value.

The Directors further announce that they propose to increase such Government Deposit from time to time to the full amount of reserve required to cover policies in force, thereby giving absolute security to the Policy-holders.

The investments of the Company are all held within

the Dominion of Canada.

DAVID BURKE, Manager. The Mutual Life Offices, Hamilton, Ont., Nov. 25th, 1879.

WATERTOWN AGRICULTURAI

INSURANCE COMPANY,

INSURES NOTHING BUT FARM PROPERTY AND RESI-DENCES. It pays losses by fire and damage by lightning and for live stock killed by lightning anywhere on the farm.

This Company has paid for losses..... \$2,370,175 38 Assets January 18t, 1878...... 1,103,070 56 HAS DEPOSITED WITH THE CANADIAN GOVERNMENT .. 100,000 00 This OLD AND RELIABLE COMPANY has again established its business in Canada, and

This OLD AND RELIABLE COMPANY has again established its business in Canada, and it is too well known to require commendation.

It has prospered for a quarter of a century and is to-day STRONGER THAN EVER BEFORE. Its large assets and large Government deposit, with honourable dealing, fair adjustments and prompt payment of losses ought to secure to it a fair share of patronage from the insuring public.

JOHN FISHER, Cobourg,

L. M. CATHER, MANAGER FOR ONTARIO. Toronto Agent, 4 Adelaide St. East. Experienced Agents wanted in unrepresented localities.