

**Insurance.**

**CANADA**  
**Life Assurance Company.**

This Institution having been  
**ESTABLISHED IN 1847,**

Has long since surmounted all the dangers of the early years of Assurance Companies.

*Its ample Capital and Funds,*

And its management in the hands of persons of long experience of such business, afford

*Perfect Security*

to assurers. These features, as well as the Company's

**MODERATE RATES,**

render the Institution one whose advantages are not surpassed by any other, and explain the fact that it stands at the head of all the Life Companies in Canada.

Detailed Reports and Table Rates may be obtained at any of the Company's Offices or Agencies.

**A. G. RAMSAY,**  
Manager and Secretary.  
**R. HILLS,**  
Assistant Secretary.

Agent in Toronto.—**E. BRADBURNE,**

**BRITON**

MEDICAL AND GENERAL

**Life Association.**

with which is united the

**BRITANNIA LIFE ASSURANCE COMPANY,**  
Capital and Invested Funds.....£750,000 Sterling.  
ANNUAL INCOME, £220,000 STG.:

**THE IMPORTANT AND PECULIAR FEATURE** originally introduced by this Company, in applying the periodical Bonuses, so as to make Policies payable during life, without any higher rate of premiums being charged, has caused the success of the **BRITON MEDICAL AND GENERAL** to be almost unparalleled in the history of Life Assurance. *Life Policies on the Profit scale become payable during the lifetime of the Assured, thus rendering a Policy of Assurance a means of subsistence in old age, as well as a protection for a family, and a more valuable security to creditors in the event of early death; and effectually meeting the often urged objection, that persons do not themselves reap the benefit of their own prudence and forethought.*

No extra charge made to members of Volunteer Corps or services within the British Provinces.

Office.—A joining Bank of Toronto, Wellington St.  
**THOMAS R. WOOD, Agent.**

**JAMES B. M. CHIPMAN,**  
Manager for Canada, Montreal  
Oct. 17—9-1Yr.

**PHENIX**

Fire Insurance Company. of London.

ESTABLISHED IN 1782.

**AGENCY ESTABLISHED IN CANADA IN 1804.**  
Unlimited liability of all the Stockholders, and large Reserve Funds. Moderate rates of premium.

**GILLRSPIE, MOFFATT & Co.,**  
General Agents for Canada,  
310, St. Paul Street, Montreal.  
**JAMES DAVISON, Manager.**

**Reliance**

Mutual Life Assurance Society,  
Established 1840.

Head Office or the Dominion of Canada:

229 ST. JAMES STREET, MONTREAL.  
DIRECTORS—Walter, Shanly, Esq., M.P.; Duncan MacDonald, Esq.; Robert Simms, the Hon. J. Hamilton, F. W. Thomas, Esq., Cashier Molson's Bank.

Net Assets, as at 31st Dec. 1870.....\$1,400,145 06  
Net Liabilities, do. do. ....1,208,625 00

Surplus ..... \$101,520 00

**JAS. GRANT,** Resident Secretary.  
Agent—**J. ENOCH THOMPSON.**

**Insurance.**

THE  
**Connecticut Mutual**  
**LIFE**

**INSURANCE COMPANY,**  
OF HARTFORD, CONN.,

Organized in 1846, had, on the first day of January, 1872,  
Assets amounting to \$31,978,401.66, and a Surplus  
of \$5,670,764.74.

This Company has steadily pursued two great practical ends:

**FIRST.**

To place the security of its policies beyond the power of adverse contingencies. Nothing containing any element of hazard is truly safe unless more than apparently safe: a purely Mutual Company has no resource whatever beyond the premiums charged upon its policies; and wherefore these premiums must be apparently higher than any foreseen contingency will exhaust, or future solvency is in peril:

**SECOND.**

To reduce the actual outlay of its members for their policies to the lowest possible rate. To accomplish this, and yet maintain that perfect security without which all insurance is a delusion, it charges a nominal premium entirely ample for any contingency, and higher than it expects ever to really need; and then to practically reduce this premium in each year to the actual necessities of the Company for the time being, and take from the policy holder no more than present conditions demand, it allows him to retain from 20 to 30 per cent. of the first premium as a permanent credit or loan, and to retain from each subsequent premium that portion of the previous year's full premium actually proved to be surplus; so that at no time does the Company take from him a higher actual premium than is needed to carry the risk for the year, and provide the reinsurance fund.

It is strictly Mutual. Nothing is diverted to stockholders, and each member has his insurance at its exact cost to the company.

Its rate of expense has been from the beginning less than that of other companies; its mortality has been favorable so far, and its rate of interest as high as can be had upon investments of the highest order.

It is believed that in the accomplishment of these two great purposes the Company has had no superior competitor.

**JAMES GOODWIN,** President.  
**JACOB L. GREENE,** Secretary.

**Liverpool and London and Globe**  
Insurance Company.

**AVAILABLE ASSETS** - - - \$27,000,000

DIRECTORS IN CANADA.

**T. B. ANDERSON,** Esq., Chairman,  
**HENRY STARNES,** Esq., Deputy Chairman, (President Metropolitan Bank).  
**E. H. KING,** Esq., (President Bank of Montreal.)  
**WM. CHAPMAN,** (Commissioner Trust & Loan Company.)  
**THOS. CRAMP,** Esq., Merchant:

**LOSSES PAID IN COURSE OF THIRTY-FIVE**  
Years exceed FORTY MILLIONS OF DOLLARS.

Claims by **CHICAGO FIRE**, estimated at nearly \$3,000,000, are being liquidated as fast as adjusted WITHOUT DEDUCTION.

Security, prompt payment and liberality in adjustment of its losses are the prominent features of this wealthy Company.

**FIRE AND LIFE POLICIES** issued with very liberal conditions

**JAMES FRASER,** Agent Fire Department, 5 King Street West, Toronto

**THOMAS BRIGGS,** Agent, Kingston.  
**F. A. BALL,** Inspector of Agencies, Fire Branch.  
**GEORGE J. PYKE,** Inspector of Agencies, Life Branch.  
**WILLIAM HOPE,** Agent Life Department, 18 King Street East.

**G. F. C. SMITH,**  
1Y Chief Agent for the Dominion, Montreal.

**THE ONTARIO MUTUAL**

Life Assurance Company

**ISSUE** Policies on all the most approved methods. This Company is **PURELY MUTUAL**; its business confined to the Province of Ontario; its rates of Assurance are self-sustaining, yet lower than others on the participating plan. There being no Stockholders, all advantages go to the benefit of Policy-holders.

Dividends declared yearly after Policies are three years

**WM. HENDRY,** Manager,  
Waterloo, Ont.

**Insurance.**

**North British and Mercantile**  
Insurance Company.

ESTABLISHED 1809.

CAPITAL ..... £2,000,000 Stg.  
INVESTED FUNDS ..... 2,838,118 15s. 8d. Stg.

The £6 ss. paid shares of this Company are now quoted on the London Stock Exchange at £28 10s. Stg.  
Fire and Life Insurances effected on the most favorable terms.

Toronto Branch.

Local Offices, Nos. 4 and 6 Wellington Street.  
FIRE DEPARTMENT ..... **R. N. GOOCH,** Agent.  
LIFE DEPARTMENT ..... **K. J. DALLAS,**  
Molson's Bank.

General Agents for Canada—

**MACDOUGALL & DAVIDSON.**

**The Victoria**

Mutual Fire Insurance Company of Canada.

Insures only Non-Hazardous Property at low rates.

**BUSINESS STRICTLY MUTUAL.**

**GEO. H. MILLS,** President.

**W. D. BOOKER,** Secretary.

HEAD OFFICE ..... HAMILTON, ONTARIO

Aug. 15-1Yr

**Life Association of Scotland.**

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

**THIS INSTITUTION DIFFERS FROM OTHER** Life Offices, in that the **BONUSES 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 or outlay whatever beyond the ordinary Assurance Premium for the Sum Assured, which remains intact for Policy-holders' heirs, or other purposes.

CANADA—MONTREAL—ST. JAMES ST..

DIRECTORS.

**DAVID TORRANCE,** Esq. (D. Torrance & Co.)  
**GEORGE MOFFATT,** Esq., (Gillespie Moffatt & Co.)  
**ALEXANDER MORRIS,** Minister of Inland Revenue  
**SIR G. E. CARTIER,** M.P., Minister of Militia.  
**PETER REDPATH,** Esq., (J. Redpath & Son.)  
**J. H. R. MOLSON,** Esq., (J. H. R. Molson & Bros.)

Solicitors—Messrs. **RITCHIE, MORRIS & ROSE.**

Medical Officer—**R. PALMER HOWARD,** Esq., M.D.

Secretary—**P. WARDLAW.**

TORONTO OFFICE—No. 32 WELLINGTON ST. EAST.

**R. N. GOOCH,** Agent.

**THE MONETARY TIMES AND TRADE**  
**REVIEW—INSURANCE CHRONICLE.**

DEVOTED TO

Finance, Commerce, Insurance, Railways  
Mining, Public Companies, Invest-  
ments, and Joint Stock En-  
terprise.

**ISSUED EVERY FRIDAY MORNING.**

SUBSCRIPTION PRICE:

CANADIAN SUBSCRIBERS ..... \$2 a year.  
BRITISH " ..... 10s. stig. 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 intrusted to us with neatness and punctuality.

Office—No. 64 Church Street, Toronto, Ontario.

**J. M. TROUT,**  
Business Manager.