Insurance.

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.

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The STANDARD

Fire Insurance Co. $^{\prime}$ $_{I}$ $_{I}$ Head Office-HAMILTON.

Government Deposit, \$25,000.

This Company has the largest Government Deposit of any purely Provincial Company.
It confines its business exclusively to this Province, and limits its Liability on any First-Class Risk to \$3,000.

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Sole Agents for Toronto:
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Hamilton, March 1, 1878.

DOMINION

FIRE & MARINE INSURANCE CO.

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

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HEAD OFFICE FOR THE DOMINION:

12 PLACE D'ARMES, MONTREAL, Capital, Half-a-Million Sterling.

£20,000 Stg. deposited with Imperial Government.

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

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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 Lieut.-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	Kind of	Sum	Annual	For 1876.		For 1877.	
Policy.	Insurance.	Assured.	Premium.	Cash.	Bonus.	Cush.	Bonus.
1	Life.	\$10,000	\$238.20	\$ 74.40 8	\$217.00	\$ 90.60	\$258.00
7	10 Paym't Life.	5,000	259.40	112,10	297.00	130.00	333,00

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 PRICENTAGE PLAN, allowing a bonus of 2½ per cent., payable at death, then the Profits would have been as follows:—

It will at once be seen that such a System as this last cannot 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 Premiums, but it gives only the same profits after a person has paid a score of Premiums.

The above profit-results, which place the Confederation Life in the van of Life Companies in Canada, are the results of Sot paying more for business than it is worth. From adopting a High Standard of Valuation from the outset. From giving 90 per cent. of the profits to Policy-holders. From the exercise of care and economy in all branches of the business. And from employing a Mode of Division, just in its results, giving to each in the proportion in which each has contributed to profits.

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CANADIAN BUSINESS, 1877. NEW ASSURANCES.

455 Policies for \$811,750,00.

BEING AN INCREASE OF OVER 100 PER CENT. on the New Business of 1876.

INVESTMENTS.

Increase in Canadian Investments over 25 PER CENT.

INCOME.

Increase in Cash Premium Income over 45 PER CENT. WILLIAM ROBERTSON,

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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.