

Insurance.

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 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

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.
J. B. Hughes,	Waterloo.
Cyrus Bowers,	Berlin.
D. S. Bowlby,	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.

CANADIAN MUTUAL FIRE Insurance Company.

Head Office, - - - Hamilton, Ont.

AVAILABLE ASSETS 1ST JAN., 1877,
\$197,814.28.

Lowest rates on all classes of property.

Three year policies issued on the popular mutual sys-
tem

JOHN BARRY, Esq., JOHN EASTWOOD, Esq.,

President.

Vice-President

E. HILTON, Esq.,

Secretary

Insurance.

1877

Thirty-first Annual Statement.

OF THE

Connecticut Mutual LIFE INSURANCE CO'Y,

OF HARTFORD, CONN.

Net assets, January 1, 1876.....\$414,462,065 53

RECEIVED IN 1876.

For Premiums.....\$6,725,120 67

For Interest and Rent.....2,893,993 46

\$ 9,619,114 13

\$51,081,179 66

DISBURSED IN 1876.

To POLICY-HOLDERS:

For claims by death and ma-
tured endowments.....\$2,601,246 35Surplus 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.....17,702 50

Printing, Stationery, Adver-
tising, Postage, Exch'ge &c.....106,062 56

\$659,062 72

Taxes and profit and loss.. 373,211 79

7,061,033 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.....2,183,240 46

Cost of State Bonds.....723,400 00

Cost of City Bonds.....1,847,310 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.....1,718,015 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 prems. in course of col'n.....801 42

Net deferred quarterly and
semi-annual premiums.....34,513 26

2,192,859 86

Gross 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.....1,315,313 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 management to re-
ceipts in 1876.....6.95 per cent.

Policies in force Dec. 31, 1876, 66,618, 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.

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 intrusted
to us with neatness and punctuality.

Office—No. 64 Church Street, Toronto, Ontario

EDW. TROUT, Manager.