

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 locality 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 enabled

**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 company. 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 system  
OHN 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.....\$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  
\$51,081,179 66

DISBURSED IN 1876.

**TO POLICY-HOLDERS:**  
For claims by death and matured endowments.....\$2,601,246 35  
Surplus returned to Policy-holders.....2,461,030 52  
Lapsed and surrend' policies.....95,648 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, Advertising, Postage, Exch'ge &c.....106,062 56  
Taxes and profit and loss.....\$659,062 72  
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.....34,613 26  
2,192,859 86

Gross assets, Dec. 31, 1876.....\$46,213,066 33  
**LIABILITIES:**  
Amount required to re-insure all outstanding policies, 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 receipts 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 Canadian 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 consistent 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, Investments, and Joint Stock Enterprise.

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.