

Insurance.

Established 1853.

39th ANNUAL STATEMENT
OF THE
Agricultural Insurance Comp'y
OF WATERTOWN, N. Y.

Statement, January 1st, 1892.

U. S. and Municipal Bonds, and other Stocks	\$ 343,608 50
Loans on Bonds and Mortgages (1st lien)	1,347,574 63
Real Estate owned by the Company	187,233 65
Loans on Collaterals	65,794 95
Cash in Company's office and in banks	186,473 44
Premiums in due course of collection	131,326 90
Total Assets	\$2,262,018 07

LIABILITIES.

Losses adjusted but not due \$	27,604 00
Losses unadjusted	48,360 00
Unpaid dividends	20 60
Unpaid commissions	22,815 95
	96,799 95

Net Assets for protection of policy-holders

Capital Stock	\$ 500,000 00
Re-Ins. Reserve, full N. Y. standard	1,281,534 32
	\$1,781,534 32

Net Surplus, over Capital, Reserve and Liabilities

	\$ 381,683 80
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\$140,000 deposited with Dominion Government to protect Canadian policy-holders.

J. FLYNN, Chief Agent,
26 Victoria St., Toronto.

UNION MUTUAL LIFE INS. CO'Y,
OF PORTLAND, MAINE.

Incorporated - - - - 1848.

JOHN E. DEWITT, President.

The increasing tendency of the public to patronize the smaller and more conservative of the Life Insurance companies of the country had its effect upon the business of the Union Mutual Life Insurance Company in 1891, which was one of the best in the Company's history.

Parties desiring to negotiate for agencies are invited to address the Home Office, or any Manager of the Company, for further information.

Insurance.

Fire Insurance !

EASTERN ASSURANCE COMPANY
OF CANADA.

Head Office, - Halifax, N. S.

CAPITAL, - - - - - \$1,000,000.

Branch Offices at - - - - -

J. H. Ewart, TORONTO, ONT.	General Agent.
C. R. G. Johnson, MONTREAL, P. Q.	General Agent.
A. Holloway, WIMNIPEG, MAN.	General Agent.
J. M. Robinson, ST. JOHN, N. B.	General Agent.
F. W. Hyndman, CHARLOTTETOWN, P. E. I.	General Agent.

President, - - - - - JOHN DOULL, Esq.
President Bank of Nova Scotia.

CHARLES D. COBY, Managing Director.
D. C. EDWARDS, Secretary.

The Oldest Canadian Fire Insurance Comp'y.

QUEBEC
FIRE ASSURANCE CO'Y

ESTABLISHED 1816.

Agents—St. John, N.B., THOMAS A. TEMPLE.
Toronto, Ontario General Agency, GEO. J. PYKE, General Agent
Winnipeg, A. HOLLOWAY,
Gen. Agt. Man. & N. W. T.
Montreal, J. H. ROUTH & SON.
Paspebiac, W. FAUVEL, M. P.

APPEAL BOOKS

AND ALL DESCRIPTIONS OF
LEGAL STATIONERY

SUPPLIED BY THE
Monetary Times Printing Comp'y,
70-72 Church St., Toronto.

Insurance.

IT LEADS THEM ALL.

THE MUTUAL
Life Insurance Comp'y
OF NEW YORK.

RICHARD A. McCURDY, President.

ASSETS OVER - \$159,000,000.

The Consol Policy recently announced by The Mutual Life Insurance Company of New York combines mor advantages with fewer restrictions than any Investment Insurance contract ever offered It consolidates

INSURANCE
ENDOWMENT
INVESTMENT
ANNUAL INCOME

No other Company offers this policy. Apply only to Company's nearest Agent for details.

THE MUTUAL LIFE paid to its policy-holders in 1891 nearly **\$19,000,000**

The Mutual has ever been in the minds of the discriminating public

The Greatest of all the Companies.

T. & H. K. MERRITT,
General Managers,
Bank of Commerce Bldg.,
TORONTO.

THE WATERLOO MUTUAL FIRE INS. CO.,

ESTABLISHED IN 1863.

HEAD OFFICE, - - - WATERLOO, ONT

Total Assets Jan., 31st, 1892, **\$305,279.00.**

CHARLES HENDRY, President.	GEORGE RANDALL, Vice-President
C. M. TAYLOR, Secretary.	JOHN KILLER, Inspector.

THE DOMINION LIFE ASSURANCE CO.

HEAD OFFICE, - - - - - WATERLOO, ONT.

Authorized capital, \$1,000,000. Subscribed Capital, \$350,000.
Paid-up Capital, \$62,500.

JAMES TROW, M.P., President. P. H. SIMS, Esq., Vice-President.
THOS. HILLIARD, Managing Director.

Policies unrestricted as to travel or occupation and non-forfeiting.
Agents wanted.

COMMERCIAL UNION
ASSURANCE CO., (LTD.)

Of London, - - - - - England.

FIRE, LIFE MARINE.

Total Invested Funds

	\$12,500,000
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CANADIAN BRANCH:

HEAD OFFICE, 1731 NOTRE DAME STREET, - MONTREAL.
TORONTO OFFICE, - 32 TORONTO STREET.

R. WICKENS, Gen. Agent for Toronto & Co. of York

QUEEN INSURANCE COMP'Y
OF AMERICA.

Assets upwards of

	\$3,000,000
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Deposit with Dominion Government for protection of Canadian Policy-holders

	250,000
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This Company has been established by the ROYAL INSURANCE CO. OF ENGLAND, to carry on the business in Canada and the United States of the QUEEN INSURANCE COMPANY of Liverpool, now amalgamated with the Royal Insurance Company, and Canadian Policy-holders in the Queen Insurance Company of America are guaranteed by the Royal Insurance Company, whose resources exceed \$40,000,000 and whose investments in Canada for the protection of Canadian Policy-holders exceed \$1,000,000.

WM. TATLEY, Chief Agent and Resident Manager Royal Insurance Co.	H. J. MUDGE, Chief Agent and Resident Manager Queen Insurance Co.
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Toronto Agents, **MUNTZ & BEATTY,** 1 Victoria Street.
Telephone No. 2309.

THE TEMPERANCE & GENERAL
Life Assurance Company.

HEAD OFFICE, - - - Manning Arcade, TORONTO.

HON. GEO. W. ROSS, Minister of Education, - - - - - PRESIDENT.
HON. S. H. BLAKE, Q.C., }
ROBT. McLEAN, Esq., } VICE-PRESIDENTS

Policies issued on all the best approved plans, both Level and Natural Premium. Total abstainers kept in a separate class, thereby getting the advantage of their superior longevity.

AGENTS WANTED.

H. SUTHERLAND,
Manager.

1892 ...

The Manufacturers' Life Insurance Company

Increase in income over previous year \$	36,069 06
Increase in assets over previous year	86,219 16
New business written during the year...	2,111,100 00
Increase in insurance in force	584,241 00
Total Ins. in force at 31st Dec., 1891...	7,414,761 00

Head Office, Cor. Yonge and Colborne Sts.
TORONTO, ONT.