

Insurance.

BRITISH AMERICA

ASSURANCE COMPANY.

Notice is hereby given, that the following calls, being the remainder of the

SUBSCRIBED STOCK,

have been made, and are payable as follows, viz:—

Ten per cent. on 1st April, 1875.

Ten per cent. on 1st July, 1875.

Ten per cent. on 1st Oct., 1875.

Ten per cent. on 31st Dec., 1875.

Shareholders will be permitted to anticipate any or all the above calls, and to draw dividend from date of payment.

By order.

F. A. BALL,
Manager.

CANADIAN MUTUAL

FIRE

Insurance Company.

Head Office, - - - Hamilton, Ont.

AVAILABLE ASSETS, \$200,000.

Lowest rates on all classes of property.
Three year policies issued on the popular mutual system.

JOHN BARRY, President. A. EGLESTON, Vice-President

F. R. DESPARD,
Secretary

H. P. ANDREW, Agent Toronto District,
26 Adelaide Street East, up stairs.

CONFEDERATION

Life Association.

HEAD OFFICE—TEMPLE CHAMBERS,
TORONTO.

PRESIDENT—Hon. W. P. HOWLAND, C.B.
VICE-PRESIDENTS—Hon. Wm. McMASTER,
Wm. ELLIOT, Esq.

A HOME COMPANY.

Offering insurance on both STOCK and MUTUAL PLANS. Participating policies are entitled to not less than 90 per cent. of profits.

All policies are non forfeitable after two annual premiums have been paid.
Its "Government Savings Bank" policies deserve special attention.

R. S. BAIRD, Agent for the City of Toronto.

J. K. MACDONALD, Managing Director.

Insurance.

Twenty-ninth Annual Statement

OF THE

Connecticut Mutual

LIFE INSURANCE CO'Y,

OF HARTFORD, CONN.

Net assets, January 1, 1874..... \$36,266,802 20
RECEIVED IN 1874.

For Premiums.....\$7,512,154 27
For Interest and Rent..... 2,536,850 83

\$10,049,013 10

\$46,315,815 30

DISBURSED IN 1874.

TO POLICY-HOLDERS:

For claims by death and matured endowments..... \$2,600,203 71

Surplus returned to Policyholders..... 3,037,872 83

Lapsed and surrend' policies..... 790,072 65

\$6,428,149 19

EXPENSES:

Commission to Agents..... \$615,100 04

Salaries of Officers, Clerks, and all others employed on salary..... 68,088 89

Medical Examiners' fees..... 20,925 50

Printing, Stationery, Advertising, Postage, Exchange &c..... 105,930 29

\$810,044 72

Taxes..... 239,353 54

7,477,547 45

Balance Net Assets, December 31,..... \$38,838,267 85

SCHEDULE OF ASSETS.

Loans upon Real Estate, first lien..... \$24,579,080 58

Loans upon stocks and bonds..... 282,383 78

Premium notes on policies in force..... 7,189,793 86

Cost of Real Estate owned by the Co'y..... 1,403,683 33

Cost of United States Registered Bonds..... 1,630,836 80

Cost of City Bonds..... 613,900 00

Cost of State Bonds..... 1,746,695 00

Cost of Bank Stock..... 80,205 00

Cost of Railroad Stock..... 26,000 00

Cash in Bank, at interest..... 1,207,044 07

Cash in Company's office..... 6,888 38

Balance due from agents, secured..... 71,757 05

\$38,838,267 85

ADD:

Interest accrued and due..... \$1,262,852 02

Market value of stocks and bonds over cost..... 307,376 29

Net prem. in course of col'n..... 1,103 88

Net deferred quarterly and semi-annual premiums..... 34,096 04

1,605,428 14

Gross assets, Dec. 31, 1874..... \$40,443,695 99

LIABILITIES:

Amount required to re-insure all outstanding policies, net assuming 4 per cent. interest..... \$35,832,186 00

All other liabilities..... 779,926 51

\$36,612,112 51

Surplus, December 31, 1874..... \$1,831,583 48

Increase of assets during 1874..... \$2,763,471 92

Ratio of expense of management to receipts in 1874..... 8.06 per cent.

Policies in force Dec. 31, 1874, 65,316, insured \$185,366,633

JAS. GOODWIN, President.

JACOB L. GREENE, Secretary.

JOHN M. TAYLOR, Assistant Sec.

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.

GILLESPIE, MOFFATT & Co.,
General Agents for Canada,
310, St. Paul Street, Montreal.

JAMES DAVISON, Manager.

Reliance

Mutual Life Assurance Society,

Established 1840.

Head Office for the Dominion of Canada:

City Bank Chambers,

101 ST. JAMES STREET, MONTREAL.

DIRECTORS:

The Hon. John Hamilton. Duncan MacDonald, Esq.

Robert Simms, Esq.

JAS. GRANT, Resident Secretary.

Insurance.

BRITON

MEDICAL AND GENERAL

Life Association.

Capital and Invested Funds, over..... \$4,000,000

Annual Income, over..... \$1,222,000 00

Goverment Deposit, over..... 100,000 00

Policies payable during lifetime at ordinary life rates,

(By application of profits)

Chief Offices, 429 Strand, London.

Head Office for the Dominion:

12 PLACE D'ARMES, MONTREAL.

JAS. B. M. CHIPMAN,

Manager

Toronto Office—No. 56 Wellington Street East.

E. A. MUMFORD,

Local Agent and 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

J. M. TROUT, Business Manager.