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Organized in 1846. Charter Perpetual.

The Largest Mutual Life Insurance Company. Numbering Over 75,000 Members.

BEING A PURELY MUTUAL COMPANY ITS ASSETS BELONG EXCLUSIVELY TO ITS MEMBERS,

ASSETS, \$21,000,000.—Acquired by prudent and economical management of twenty-two years, without the aid of  
a single dollar of original capital.

SURPLUS ASSETS, \$6,361,967.—All profits divided among the members. Each policy holder is a member. There are  
no stockholders.

ITS DIVIDENDS—Have averaged over 50 per cent. annually. Total amount of dividends paid the members since its  
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ITS SUCCESS UNPARALLELED—It has arrived at the extraordinary condition where the income from annual interest  
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LAST YEAR'S PROSPEROUS BUSINESS.

Amount insured fiscal year, 1867 .....\$45,647,191 00 | Income received fiscal year, 1867.....\$7,530,886 29

During its last fiscal year this Company paid to its living members, and to the families of deceased members,  
nearly \$2,000,000, and at the same time added more than four millions to its accumulated capital.

The whole record of this Company has been one of prudent management and prosperous advancement. Among the  
older and leading Life Insurance Companies its average ratio of expenses to income has, through its entire history, been  
the lowest of any.

ITS LIBERALITY—It accommodates the insured by giving credit for part premium, and grants insurance to meet  
all the contingencies and wants to which Life Insurance is applicable.

It issues policies on a single life from \$100 to \$25,000.

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J. D. FEE, AGENT, TORONTO.  
Toronto, December 24, 1868.

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Invested Funds Upwards of £1,000,000 Sterling.

THIS Institution differs from other Life Offices, in that the BONUSES FROM PROFITS  
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assured. The Policy-holder thus obtains a large reduction of present outlay, or a  
provision for old age of a most important amount in one cash payment, or a life  
annuity, without any expense or outlay whatever beyond the ordinary Assurance  
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other purposes.

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Capital, Surplus and Reserved Funds .....\$17,005,026.  
Life Reserve Fund..... \$9,865,100.  
Daily Cash Receipts ..... \$20,000.

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CAPITAL.....£2,500,000 STERLING.

**LIFE DEPARTMENT.**

The LIFE FUNDS are entirely separate, and are invested in the names of special Trustees.

ECONOMY OF MANAGEMENT guaranteed by a clause in the Deed of Association.

80 PER CENT. OF PROFITS divided among participating Policy-holders.

BONUS declared to 1867 averaged £2 2s. per cent., equalling a cash return of about every THIRD year's Premium.

**FIRE DEPARTMENT.**

Assurances granted on Dwelling-houses and their contents, as well as on General Mercantile Property, Manufactories, &c.

W. M. WESTMACOTT, Agent for Toronto

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