

# Equitable Life Assurance Society OF THE U.S.

HOME OFFICE, 120 BROADWAY, NEW YORK.

HENRY B. HYDE, President. JAMES W. ALEXANDER, V.P.  
R. W. GALE, Montreal, General Manager Dominion of Canada.

I.—THAT THE EQUITABLE IS PRE-EMINENT FOR LIBER-  
ALITY THEIR RECENT PUBLIC ANNOUNCEMENT OF IN-  
CONTESTIBLE POLICIES, AFTER THREE YEARS, SHOWS. The  
Equitable Life Assurance Society, since its organization in 1859, has paid  
to policy-holders and their representatives \$47,000,000.00.

II.—THAT THE EQUITABLE IS THE MOST POPULAR  
COMPANY is illustrated by the fact that its average annual business  
for the last eight years has been larger than that of any other company  
in existence.

III.—THAT THE EQUITABLE IS THE STRONGEST COM-  
PANY is shown by the fact that on the most conservative basis its  
Surplus is larger than that of any other company in the country.

The Liabilities and Surplus of the Society as stated below, are computed on  
the American Experience Tables, Four and a-half per cent (4½) the legal  
standard of the State of New York. The following list contains all the chief  
companies doing an exclusive life business in Canada, and the figures are  
from the published reports of each company, and official returns.

SURPLUS ON THE FOUR AND A-HALF PER CENT. BASIS.		
EQUITABLE,	\$6,893,824.36	Canada Life, - - - \$99,285.00
Etna,	4,820,420.00	Confederation Life, - - - 68,640.52
Travellers',	1,519,590.00	Sun Mutual, - - - 39,052.07
Metropolitan,	360,465.00	London & Lancashire, - - - 32,575.00
Union Mutual,	548,497.00	Ontario Mutual, - - - 29,149.91
The Standard	- - -	not shown.

The fact that the Surplus of the Equitable is larger in actual amount than  
that of any of the other companies is a sufficient indication of its financial  
strength.

Assets, Jan. 1, 1879,	- - -	\$35 454,092 36
Liabilities, {including legal reserve on all exist- ing Policies.	- - -	28,560 268.00
Surplus,	- - -	\$6 8 3 824 36

Active Agents in unrepresented districts wanted, and special Travelling  
Agents, to whom liberal inducements will be offered.

GEO. B. HOLLAND,

Manager for Prov. of Ontario, 58 Church St., Toronto.

# WESTERN ASSURANCE COMPANY.

FIRE & MARINE.

Incorporated 1851.

Capital and Assets,.....	\$1,580,592 22
Income for Year ending 31st Dec, 1878 .....	\$905,806 66

HEAD OFFICE : TORONTO, ONT.

Hon. J. McMURRIKH, President. B. HALDAN, Man'g. Director.  
J. J. KENNY, Secretary.

# The Union Fire Insurance Co'y.

AUTHORIZED CAPITAL.....\$1,000,000.

Head Office, 52 Adelaide Street East, Toronto.

DIRECTORS:

Hon. J. C. AIKINS (Senator), Toronto, President.  
R. H. BOWES, Esq. (Smith, Wood & Bowes, Barristers, Toronto.)  
A. A. Allan, Esq., (of A. A. Allan & Co., Wholesale Furriers,) Toronto  
JOHN SHIELDS, Esq., (of James J. Shields & Co., Wholesale Grocers  
Toronto.)  
W. H. DUNSPAUGH, Esq., (Vice-Pres. People's L. & D. Co.,) Toronto.  
ALEX. NAIRN, Esq., Toronto.  
B. LYMAN, Esq. (of Lyman Bros. & Co., Toronto.)  
JAMES PATTERSON, Esq. (T. May & Co., Toronto.)  
M. CURRIER, Esq., M.P.,  
Ottawa.  
B. WILLIAMS, Esq., London.

This Company insures Household, Mercantile, and Manufacturing Risks at the  
lowest current rates against loss or damage by fire or lightning in places where there  
are efficient means for putting out fires. Applications for Agencies, with satisfactory  
references, will be entertained.  
CASTON & GALT, SOLICITORS.

A. T. McCord, Jr., General Manager.

# CANADA LIFE ASSURANCE CO.

Established, - - 1847.

CAPITAL AND ASSETS OVER \$4,000,000.

N.B.—1.—The Profit Bonuses added to the Life Policies are larger than given by  
any other Company in Canada. 2.—It has occurred that Profits have not only  
altogether extinguished all Premium payments, but, in addition, yield the holder an  
annual surplus.

Upon a calculation of the Company's Reserves upon the Government standard of  
future interest at the rate of 4½ per cent. per annum, the Company had over and above  
that, and 1:3 capital and every liability, in 1877, a profit-surplus of \$99,285; and upon  
a careful computation as at 30th April, 1878, that profit-surplus has been so greatly  
increased as to warrant the anticipation that the profits to be divided in 1880 will  
not fall short of the liberal average rate which the Company has hitherto given to its  
policy-holders.

Assurers joining the Company before 30th April, 1879, will receive two years  
profits in 1880.

HEAD OFFICE, - HAMILTON, Ont.

A. G. RAMSAY, Managing Director.

R. HILLS, Secretary.

J. W. MARLING, Superintendent of Agencies.

BRANCH OFFICES.

EASTERN (NTARIO:

GEORGE A. COX, General Agent, Peterboro.

MARITIME PROVINCES:

ALEX. RAMSAY, Secretary, 145 Hollis St., Halifax, N.S.

P. McLARIN, General Agent for Nova Scotia and P. E. Island.

E. F. DUNN, Agent for St. John and New Brunswick.

Hon. W. O. WHITEWAY, St. John's, N.F., Agent for Newfound-  
land.

PROVINCE OF QUEBEC:

R. POWNALL, Secretary, Canada Life Buildings, 182 St. James  
Street, Montreal.

Special Agent for Montreal—JAMES AKIN.

Agent in Toronto, J. D. HENDERSON, Canada Life Buildings, 4  
King Street West.

# THE MUTUAL LIFE ASSOCIATION, OF CANADA.

HOME OFFICE.....HAMILTON.

PRESIDENT—JAS. TURNER. VICE-PRESIDENT—ALEX. HARVEY.

Deposited with the Dominion Government for the additional protec-  
tion of Policy-holders, \$50,000.00.

Premiums Absolutely Non Forfeitable after two Annual Payments, and Profits dis-  
tributed equitably and entirely among the Policy-holders.

This company issues Policies upon all approved plans at reasonable rates.

A policy-holder insured on the ordinary plans may—after having paid two annual  
payments—discontinue his Policy and receive his share of the funds in either cash or  
a paid up policy. Full particulars will be given on application to the Home Office, or  
to any of the Agencies throughout the Dominion.

DAVID BURKE, Manager.

WM. SMITH, Secretary.

Agents wanted for unrepresented Towns or Counties.

W. A. LAW & Co., General Agents—Equity Chambers, Toronto.

# WATERTOWN AGRICULTURAL INSURANCE COMPANY,

INSURES NOTHING BUT FARM PROPERTY AND RESI-  
DENCES. It pays losses by fire and damage by lightning and for  
live stock killed by lightning anywhere on the farm.

THIS COMPANY HAS PAID FOR LOSSES..... \$2,370,175 38  
ASSETS JANUARY 1ST, 1878..... 1,103,070 56

HAS DEPOSITED WITH THE CANADIAN GOVERNMENT .. 100,000 00

This OLD AND RELIABLE COMPANY has again established its business in Canada, and  
it is too well known to require commendation.

It has prospered for a quarter of a century and is to-day STRONGER THAN EVER  
BEFORE. Its large assets and large Government deposit, with honourable dealing,  
fair adjustments and prompt payment of losses ought to secure to it a fair share of  
patronage from the insuring public.

JOHN FISHER, Cobourg,

L. M. CATHER,

Toronto Agt., 4 Adelaide St. E.

MANAGER FOR ONTARIO.

Experienced Agents wanted in unrepresented localities.