

UNION MUTUAL Life Insurance Co., of Maine

CHARTERED AT AUGUSTA, 1848. ORGANIZED AT BOSTON, 1849.

ASSETS, - TEN MILLION DOLLARS.

OFFICERS:

JOHN E. DEWITT, President. DANIEL SHARP, Vice-President.
Treasurer. D. L. GALLUP, Secretary and Actuary.
JOHN C. SHARP, M.D., Medical Examiner.

Since its organization in 1849, the Company

HAS RECEIVED,

In Premiums	\$18,431,211 13
In Interest	3,607,902 69
Total Income from all sources	\$22,039,113 82

IT HAS PAID,

Death Losses, Endowments, and Annuities	\$4,104,147 09
Dividends to Policy-holders, and for lapsed and Surrendered Policies,	5,631,391 60
Total Payments to Policy-holders	\$9,735,538 75
Expenses, Commissions and Taxes	3,705,128 03
Interest on Capital, before retirement	76,279 40
Re-Insurance	19,374 09
Total Disbursements	\$13,536,320 27

IT HAS ACCUMULATED,

Net Cash Assets amounting to	\$8,502,793 53
	\$22,037,113 82

The above concise summary of business results verifies in a most emphatic manner the statement that the Company's affairs have, from the first, been managed with ability, economy, and discretion.

88.59 per cent. of the Company's entire income since its organization has been retained as Premium Reserve, and Surplus, to meet future liabilities.

44.17 per cent. has been returned for Death Losses, Dividends, &c., to living policy-holders, and for Surrender Values.

Its total returns to members, together with present investments belonging solely to Policy-holders, amounted Jan. 1, 1876, to \$18,238,332.30.

J. H. McNAIRN, General Agent, Toronto.
C. B. CUSHING, General Agent, Montreal.
J. C. BENN, General Agent, St. John, N.B.

An Important Fact to every man.

A good many are complaining of hard times, dull business, shrinkage of goods, depreciation of Real Estate and other investments.

If these be true in your case, we suggest the expenditure of a comparatively small sum in an article that does not and can not depreciate.

A Reserve Endowment always means the full number of dollars expressed on its face. No panics or hard times can depreciate it, and when all other values are shrinking, this stands sure and steadfast.

We suggest, if you are a business man, that the premium on a 10 or \$20,000 Reserve Endowment is the best possible use you can make of that amount of money.

If you are an experienced agent, contemplating a change of contract or territory, take time to look into the merits of this popular plan.

If you are out of business and a clear-headed, intelligent man, try your hand at an agency, and begin a successful work. The grandeur and dignity of the business may be realized when we say that *seventy millions of dollars* were paid by the life companies to beneficiaries last year alone.

Here is a business offered you involving no expense, hazard, or loss, and the productiveness of which only is limited by your own ability.

A few of the more salient points of the Reserve Endowment are:

1. Every policy, whether on ordinary life rates or other, a Cash Endowment to the insurer.
2. The maximum of insurance at the minimum of cost.
3. A definite cash surrender value specified in the policy.
4. THE TERM for which the insurance is to be run elected by the insured.
5. Grace in payment of premiums of from one to six months: a great accommodation to the insurer these hard times.
6. The merits of plain life insurance, endowment, and investment combined in one contract.

Send to the Company for its canvassing material, or for any information.

METROPOLITAN LIFE INSURANCE CO'Y,

Home Office—319 Broadway, New York.

Joseph E. Knapp, *President.* John R. Hegeman, *Vice-President.*
Robert A. Grannis, *Secretary.* William P. Stewart, *Actuary.*
Hon. A. L. Palmer, *Counsel.*

DIRECTORS FOR CANADA:

Lieut.-Gov. LEMUEL A. WILMOT, Frederickton, N. B. JOHN S. McLEAN, *Pres. B. of Nova Scotia, Halifax.* Major B. R. CORWIN, New York.

FREDERICK A. MOORE, Esq.,

60 Church Street, Toronto,
Manager for Ontario and Quebec

THOMAS A. TEMPLE, Esq.,

104 Prince William Street, St. John, N. B.
Manager Maritime Provinces.

Incorporated A.D. 1874

Charter Perpetual.

CANADA FIRE AND MARINE INSURANCE COMPANY.

HEAD OFFICE--HAMILTON, ONT.

CAPITAL, \$1,000,000, FULLY SUBSCRIBED.

Deposited with Dominion Government, \$50,000.

DIRECTORS:

PRESIDENT.

JOHN WINER, Esq., (of Messrs. J. Winer & Co.) Merchant.
MANAGER AND SECRETARY—CHARLES D. CORY.

H. P. COBURN, Esq., (of Messrs. L. D. Sawyer & Co.) Manfr, Hamilton.
LYMAN MOORE, Esq., Manufacturer, and Pres't H. S. Ry. Co.,
GEO. RUTHERFORD, Esq., (of Messrs. Rutherford & Co.), Mnfr, "
F. P. BICKLEY, Esq., (of Messrs. Sanford, Vail & Bickley,) Merch't, "
H. H. HURD, Esq., (of Messrs. Hurd & Roberts, Manufacturer, "
J. A. BRUCE, Esq., (of Messrs. J. A. Bruce & Co.,) Merchant, "
E. VERNON, Esq., M.D. "
JAMES REID, Esq., Manufacturer, "
CHAS. CAMERON, Esq., (of Messrs. C. Cameron & Co.,) Merch't, "
J. M. BUCHAN, Esq., M.A., Inspector of High Schools, "
WILLIAM HARRIS, Esq., Merchant, "



VICE-PRESIDENTS.

GEORGE ROACH, Esq., Mayor City of Hamilton.
D. THOMPSON, Esq., M.P., County of Haldimand.

A. MACALLUM, Esq., M.A., Public School Inspector, Hamilton.
GEORGE LEE, Esq., Merchant, Hamilton.
C. E. CHADWICK, Esq., Manager Imperial Bank, Ingersoll.
WM. ELLIOTT, Esq., (of Messrs. Elliott & Co.,) Merchant, Toronto.
DONALD SMITH, Esq., Merchant, Hamilton.
THOMAS H. PARKER, Esq., Woodstock.
GEO. A. COX, Esq., Peterboro'.
MCLEOD STEWART, Esq., Barrister, &c., Ottawa.
ALEX. B. PETRIE, Esq., Druggist, Guelph.
WM. WORKMAN, Esq., Ex-Mayor, Montreal.
DANIEL J. REES, Esq., Director "Metropolitan Bank," Montreal.

BRANCH OFFICES:

Montreal.—No. 329 Notre Dame Street.
SIMPSON & BETHUNE, General Agents.
Manitoba Agency.—Winnipeg.
ROBT STRANG.

Halifax, Nova Scotia.—No. 22 Prince Street.
CAPT. C. J. P. CLARKSON, General Agent.
St. John, New Brunswick.—No. 51 Princess Street.
IRA CORNWALL, JR., General Agent.

The following AGENCIES are authorized to issue Policies, make Endorsements, consent to Assignments, &c.

Aylmer J. A. Hays.
Brantford Thomas Botham.
Barrie C. H. Clark.
Brockville White & Weatherhead.
Belleville Somerville & Foster.
Chatham W. H. Morrish.
Collingwood W. A. Hamilton.
County of Bruce E. Cunningham, Guelph.
Dundas R. & F. Suter.
Goderich A. Mc. D. Allan.
Guelph Higenbotham & McLagan.

Ingersoll C. E. Chadwick and C. H. Sorley.
Kingston R. W. Van deWater.
London F. J. Hammond.
Listowel Geo. Sutherland.
Morrisburg D. A. Breakenridge.
Ottawa R. C. W. MacCuaig.
Owen Sound John G. Francis.
Paris Chas. Whitlaw.
Peterboro' Geo. A. Cox
Port Hope A. M. Cosby.
Port Byrse John W. Ryerson.
Quebec City Alex. Fraser.

Barnia W. McCall.
Simcoe Thomas R. Nelles,
St. Thomas Geo. T. Claris,
Stratford W. J. Hyde.
St. Mary's W. L. Hutton & Son.
Strathroy John Irwin.
St. Catharines L. C. Camp.
Toronto Scott & Walmaley.
Windsor Fraser & Johnston
Woodstock Charles L. Beard.