



Successful life insurance agents who have pushed their business under great disadvantages, which they feel may cripple them in their future efforts, would do well to connect themselves with a LIVE company which fosters its agents.

Others who have been desirous of taking a high rank in the business, but have found themselves surpassed by competitors, should determine whether this may not be due to the tools they have had to work with rather than to any lack of ability or energy on their part.

The man who has the greatest facilities in business, other things being equal, will surpass all competitors.

The Equitable Life Assurance Society, 190 Broadway, New York, has unoccupied territory at a number of points throughout Canada, and agents are invited to communicate with E. W. GALE, Montreal, General Agent of the Society for Canada. All communications of this character will be treated with consideration by the officers of the Society.

ROYAL

INSURANCE COMPY OF ENGLAND

LIABILITY OF SHAREHOLDERS UNLIMITED.

CAPITAL, \$10,000,000
 FUNDS INVESTED, 24,000,000
 ANNUAL INCOME, upwards of 5,000,000

Investments in Canada for protection of Canadian Policy-holders (chiefly with Government), exceed \$300,000.

Every description of property insured at moderate rates of premium. Life Assurances granted in all the most approved forms.

Head Office for Canada—Royal Insurance Buildings, Montreal.

JOHN MAUGHAN, Agents for Toronto and County of York. M. H. GAULT, Chief Agents. JOHN KAY, W. TATLEY, ARTHUR F. BANKS,

LONDON & LANCASHIRE FIRE INSURANCE COMPANY.

MANAGER—CHAS. G. FOTHERGILL.
 SUB-MANAGER—J. B. MOFFATT.

Capital Fully Subscribed..... \$9,280,000
 Assets, Cash, and Invested Funds 2,605,925
 Deposited with Government of Canada, for the Protection of Policy-holders in Canada 100,000

ALL LOSSES PAID AT HEAD OFFICE IN TORONTO, WITHOUT REFERENCE TO ENGLAND.

Office—Mail Buildings, Toronto.
 F. A. BALL, Chief Agt. for Canada.

Agent for Toronto:—T. M. PRINGLE.

THE ROYAL CANADIAN Fire & Marine Insurance Co'y.

160 ST. JAMES ST., MONTREAL.

This Company doing business in Canada only, presents the following Financial Statement and solicits the patronage of those seeking unquestionable security and honorable treatment.

Capital and Assets, Jan., 1st, 1882, \$1,257,168 30
 Income during year ending 31st Dec., '81 394,438 37

ANDREW ROBERTSON, Esq., Pres. JAMES DAVISON, Manager Fire Dept.
 G. H. McHENRY, Inspector Fire Dept. HENRY STEWART Mgr. Marine Dept.

Before Insuring Your Life Examine the Very Attractive and Advantageous Plan of

THE

UNION MUTUAL

LIFE INSURANCE COMPANY OF PORTLAND, MAINE.

INCORPORATED IN 1848.

JOHN E. DEWITT, President. DANL. SHARP, Vice-President.
 HENRY D. SMITH, Secretary. NICHOLAS DEGROOT, Asst.-Secretary.

Government Deposit at Ottawa, - - - - \$115,000 00
 Assets, about - - - - \$7,000,000
 Surplus over all Liabilities, - - - - \$650,000 00
 Dividends to Policy-holders, to 31st Dec., 1880, \$3,936,118 64
 Total Payments to Policy-holders, - - - - \$17,421,926 25

This is the only Company that issues Policies giving the benefits of the Maine non-forfeiture law, and specifying in definite terms by its Policy Contract, that there can be no forfeiture of the insurance by non-payment of premium after three annual premiums have been paid, until the value provided for is exhausted in extended insurance, and every policy issued, states in plain figures, the extended insurance and cash value as the case may be (after the third year), according to the number of full annual premiums paid. NOT MERELY ESTIMATES BUT ACTUALLY GUARANTEED and after being in force THREE FULL YEARS the policy BECOMES INCONTESTABLE. Matured policies are payable at once without rebate of interest on receipt of satisfactory proofs of death, together with a valid discharge from proper parties in interest, the Company waving the usual delay of ninety days required by most Companies.

The guaranteed extensions and cash values do not include the Dividends which will accrue to the Policy.

Agents wanted in unrepresented districts.

For further particulars apply to

G. B. HOLLAND, Manager for Prov. of Ontario, 17 Toronto St., Toronto.
 C. L. BOSSE, " " Que., 1178 St. Frs. Xavier St., Montreal.
 F. B. K. MARTER, " " N.S., Queen's Ins. Bldg. Halifax.

SWORN STATEMENTS

Made to the Canadian Government Respecting Life Insurance, in 1881.

NAMES.	NEW POLICIES OF 1881.	TOTAL INSURANCE IN FORCE.	PREM' M RECP'TS IN 1881.	Policies become Claims.	DEPOSIT AT OTTAWA.
CANADIAN.					
Canada, Hamilton,	\$ 3,914,780	\$ 24,904,171	\$ 668,111	\$ 289,102	\$ 54,000
Confederation, Toronto, ...	1,917,214	8,003,279	314,738	40,547	75,338
Sun. Montreal,	1,671,768	4,990,157	148,564	58,304	50,400
Ontario Mutual,	1,593,833	4,192,011	160,523	32,000	57,586
Life Association, Hamilton	420,000	1,571,598	37,307	11,423	20,815
North American,	1,410,384	1,137,212	34,353	2,487	50,000
Citizens, Montreal,	153,700	1,032,254	21,168	14,801	50,286
Toronto Life,	75,800	220,909	6,282	200	32,915
BRITISH.					
Standard, Edinburgh,	1,072,600	6,870,014	194,724	69,134	153,900
London & Lancashire,	732,700	2,655,904	78,700	19,249	109,625
Royal of Liverpool,	18,327	969,524	27,479	5,568	Fire & Life
North British & Mercantile	27,100	957,029	25,560	26,095	" "
Star, of London,	130,913	805,324	21,379	487	100,843
Commercial Union,	25,307	687,455	20,775	6,065	Fire & Life
Lion, of London,	461,000	448,500	14,148	none	48,637
Queen, Liverpool,	24,500	406,189	9,881	1,000	Fire & Life
AMERICAN.					
ETNA LIFE, Hartford,	1,821,262	11,370,008	402,597	102,775	\$25,000
Equitable, of N. Y.,	1,079,000	6,449,617	220,365	60,085	165,000
Travelers, Hartford,	519,000	3,280,619	94,905	29,251	125,000
Union Mutual, Portland, ...	472,050	2,888,038	94,804	66,611	180,000

THIS TABLE relates only to business done in Canada by the British and American Companies, but embraces the entire business of Canadian Companies. The ETNA LIFE'S income in Canada is larger than that of any Company except the Canada Life. Its total income, however, is not merely \$403,597, but was \$3,551,315 in 1881, and its insurance in force, \$79,779,425.

THE HANDSOME SUM OF \$100,000 has recently been added to the ETNA'S deposit with the Canadian Government for the security of policyholders, bringing its total deposit up to \$325,000.

The very excellent standing of the ETNA LIFE INSURANCE COMPANY is shown by the fact that it is one of the leading Companies of the continent; and that its Canadian agency has an income nearly as large as those of all the other active American Companies in Canada combined, and larger than those of all the British Companies combined, or than the entire incomes of all the Canadian Companies except two.

Head Office for Canada, 10 1/2 Adelaide-st. East, Toronto.
 WILLIAM H. ORR, Manager.

THE FEDERAL LIFE ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, Ont.

Capital Subscribed, \$700,000
 Deposited with Dominion Government, 51,100

President: D. B. CHISHOLM, Esq., Hamilton.
 Vice-Presidents: JAS. H. BEATTY, Esq.; ROBERT BARBER, Esq.
 SHEPPARD HOMANS, Esq., Consulting Actuary.

This Company offers equitable plans of Life Insurance on favorable terms, and issues NON-FORFEITABLE POLICIES, which, after payment of two full endowment or three life premiums, will, on default of any subsequent premium, be continued in force till the reserve is exhausted.

S. G. CHAMBERLAIN, Superintendent of Agencies.
 DAVID DEXTER, Managing Director.