

**FIRE. LIFE. MARINE.**  
**COMMERCIAL UNION**

Assurance Company Ltd. of London, Eng.

Capital and Assets, - - - - - \$31,752,440  
 Life Fund (in special trust for Life Policy Holders) 8,437,616  
 Total Annual Income, - - - - - 8,196,326  
 Deposited with Dominion Government, - 374,248

HEAD OFFICE CANADIAN BRANCH:  
 1731 Notre Dame Street, - MONTREAL.  
**J. MCGREGOR, Manager.**

Applications for Agencies solicited in unrepresented districts.

**HALF**  
**A CENTURY . . . . .**  
 . . . . . of business integrity has placed  
 upon a substantial foundation the

Its Policies contain  
 .. LIBERAL PROVISIONS...  
 or Incontestability:  
 Grace in payment  
 of premiums:  
 Extended Insurance  
 under terms of the  
 Maine Non-Forfeiture Law.



**UNION  
 MUTUAL  
 LIFE  
 INSURANCE  
 COMPANY,**

Portland, Me.

It issues an admirable  
**. INSTALMENT POLICY...**   
**PRINCIPAL** @ 162 St. James Street, MONTREAL, P.Q.  
**CANADIAN** @ 17 Toronto Street, TORONTO, Ontario.  
**AGENCIES** @ 103 1/2 Prince William St., ST. JOHN, N.B.

**THE MANCHESTER  
 FIRE ASSURANCE COMPANY.**

**CAPITAL - \$10,000,000.**

ESTABLISHED 1824.

HEAD OFFICE, **MANCHESTER, ENG.**  
**Canadian Branch Head Office, TORONTO.**  
**JAMES BOOMER, Manager.**  
**R. P. TEMPLETON, Assistant Manager.**  
**JOHN W. MOLSON, Resident Manager, MONTREAL**  
**A. DEAN, Chief Inspector.**

NOTE.—This Company having absorbed the Albion Fire Insurance Association, assumes all its liabilities from 12th December, 1883.

**UNION Assurance  
 Society.**

Instituted in the Reign of Queen Anne, A.D. 1714.

HEAD OFFICE, 81 CORNHILL, LONDON, E.C.

Subscribed Capital, - - - - - \$2,250,000  
 Total Invested Funds exceed - - - - - 12,300,000  
 Capital Paid up - - - - - 900,000  
 Annual Income, - - - - - 3,263,340

CANADA BRANCH:

HEAD OFFICE, Cor. St. James and McGill Sts., MONTREAL  
**T. L. MORRISEY, - - MANAGER.**  
**J. E. E. DICKSON, Sub Manager.**

**PHENIX INSURANCE COMPANY**

(Of Hartford, Conn.)

ESTABLISHED IN 1851

**CANADIAN BRANCH.**

Full Deposit with the Dominion Government.

HEAD OFFICE: 114 St. James Street, - - - Montreal

G. M. SMITH.) **SMITH & TATLEY,** (G. W. TATLEY.  
 Applications for Agencies solicited. MANAGERS FOR CANADA.

THE

**GREAT = WEST  
 Life Assurance Co.**

Capital Subscribed, \$400,000 | Reserve Fund, 4% \$153,635  
 Capital Paid-Up, - 100,000 | Deposit Dom. Govt. 56,000  
 Business in Force, Dec. 31st, 1893 - \$2,268,000  
 do do Dec. 31st, 1895 - 5,071,150

Head Office - - - Winnipeg

**A. MACDONALD,** **J. H. BROCK,**  
 President, Managing Director.

The attention of the insuring public and live progressive agents is called to the following reasons for selecting this Company:

First. It is the only Canadian Company that has from its inception given its policy-holders the security of a four per cent. reserve; all others without exception reserving on a lower standard.

Second. The policy contract is as liberal as any issued. No restrictions as to residence, travel or occupation, and incontestable after one year.

Third. The premium rates are low and the cost to the policy-holder is certain to be less than in any other Company because a better rate of interest can be earned in the West than at the home of any other Company.

Fourth. Every desirable plan of insurance is issued from the low priced "PAY AS YOU GO" plan to the shortest single premium endowment.

Agents wanted in unrepresented districts.

THE

**CANADA ACCIDENT  
 ASSURANCE COMPANY.**

Writes all approved forms of Accident business, including

**PERSONAL ACCIDENT. EMPLOYERS' LIABILITY.  
 ELEVATOR LIABILITY. PLATE GLASS.**

Largest Assets in Canada of any Company doing business in Canada.

**T. H. HUDSON, Manager.**

HEAD OFFICE:

20 St. Alexis Street, (corner Notre Dame St.)  
 MONTREAL.

**The Temperance and General  
 LIFE ASSURANCE COMPANY.**

SATISFACTORY GAINS in every respect, and NOT A DOLLAR OF INTEREST IN ARREARS OR A DOLLAR'S WORTH OF REAL ESTATE on our hands on Dec. 31, in either 1894 or 1895, is the report made by The Temperance and General Life Assurance Company.

Report for '95 mailed to Ottawa, Dec. 31, 1895.

HEAD OFFICE, Globe Building, TORONTO

**H. SUTHERLAND,**  
 Manager.

AGENTS WANTED.