

The British America  
INCORPORATED 1833.  
ASSURANCE COMPANY

THE  
**WESTERN**  
Assurance Company.

**FIRE AND MARINE.**

INCORPORATED IN 1851.

HEAD OFFICE - - - TORONTO.

Head Office, - - - TORONTO

OLD                      RELIABLE                      PROGRESSIVE  
FIRE AND MARINE INSURANCE.

Capital Subscribed                      \$2,000,000  
Capital Paid-up.....                      1,600,000  
Cash Assets, over.....                      2,320,000  
Annual Income, over.....                      2,400,000

Cash Capital, - - - \$750,000.00  
Total Assets, - - - 1,450,537.45

LOSSES PAID SINCE ORGANIZATION, \$22,000,000

Losses paid since organization, \$15,095,188.83

**DIRECTORS :**

**DIRECTORS :**

**GEO. A. COX.**                      **J. J. KENNY,**  
*President.*                      *Vice-President.*  
  
Hos. S. C. WOOD                      JOHN BOSKIN, Q.C., LL. D.  
S. F. MCKINNON                      ROBERT JAFFRAY  
THOMAS LONG                      AUGUSTUS MYERS  
  
H. M. PHILATT.  
**P. H. SIMS, Secretary.**

**GEORGE A. COX, President.**

Hos. S. C. WOOD                      W. R. BROCK  
GEO. R. R. COCKBURN, M.P.                      J. K. OSBORNE  
GEO. McMURRICH                      H. N. BAIRD  
ROBERT BEATY

**J. J. KENNY, Vice-President and Managing Director.**

**C. R. C. JOHNSON, Resident Agent,**  
42 St. John Street, - - - MONTREAL

*Agencies in all the principal Cities and Towns in Canada  
and the United States.*

**THE MUTUAL LIFE INSURANCE COMPANY**

OF NEW YORK

**RICHARD A. McCURDY, President**

**IS THE LARGEST INSURANCE COMPANY IN THE WORLD**

**ASSETS.                      \$221,213,721 00**

Liabilities—(or guarantee fund)                      .....	\$194,347,157 00
Surplus—31st December, 1895,                      .....	26,966,563 00
Total Income, 1895,                      .....	48,597,490 00
Total paid Policy-holders in 1895,                      .....	23,126,728 00
Insurance and Annuities in Force, December 31, 1894,                      .....	899,074,453 00
Net Gain in 1895,                      .....	61,647,645 00
Increase in Total Income,                      .....	576,561 00
Increase in Assets,                      .....	16,574,938 00
Increase in Surplus,.....                      .....	4,337,236 00
Increase of Insurance and Annuities in Force,                      .....	43,866,675 00
<b>Paid to Policy-holders from the date of Organization, =</b>	<b>\$411,567,605 34</b>

THE MUTUAL LIFE ISSUES EVERY DESIRABLE FORM OF POLICY.

FAYETTE BROWN, General Manager, Montreal.