Union Mutual Life

INSURANCE COMPANY,

Portland, — Maine.

FRED. E. RICHARDS, President.
ARTHUR L. BATES, Vice-President.
J. FRANK LANG, Secretary.

The Union Mutual Life Insurance Company has had a business experience of forty-four years. Its policies are generally conceded to be of the most liberal character. It is the ONLY Company issuing policies under the Maine Non-Forfeiture Law. It has 36 millions of dollars of insurance in force upon its books. It has an Annual Income of One and a Quarter Million Dollars. It has already paid to its policy holders 27 millions of dollars.

WALTER I. JOSEPH,
Manager, MONTREAL.

OFFICE -162 ST. JAMES STREET.

ECONOMY — Established 1870. — EQUITY — Established 1870.

The Ontario Mutual Life

ASSURANCE COMPANY.

Assurance in Force, January 1, 1895	$18,767,593
New Assurances written in 1894	2,881,854
Cash Income for 1894	659,989
Reserve for Security of Policy-holders, Dec. 31, '94	2,566,560
Assets, December 31, 1894	2,865,560
Surplus over all other Liabilities, December 31, 1895	277,747

The 20 Year SURVIVORSHIP DISTRIBUTION POLICY now offered embraces all the newest features and is the best form of Protection and Investment money can buy. It has no equal. Guaranteed values, attractive options and liberal conditions.

—SPECIAL FEATURES—

STABILITY

1. Cash and Paid-up Values guaranteed on each Policy.
2. All dividends belong to and are paid to Policy-holders only.
3. No restriction on travel, residence or occupation.
4. Death claims paid at once on completion of claim papers.

PROGRESS

R. S. HODGINS, Manager for the Province of Quebec,
114 Board of Trade Building, Montreal.

HEAD OFFICE BUILDING, MONTREAL.

—THE—

SUN LIFE ASSURANCE CO.,

OF CANADA,

Issues Policies on all Approved Forms.

UNCONDITIONAL POLICIES,
LIBERAL PROFITS and
PROMPT SETTLEMENT OF CLAIMS.

R. MACAULAY,
PRESIDENT

ESTABLISHED 1720.

THE LONDON ASSURANCE.

Total Funds, upwards of $18,000,000.

FIRE RISKS ACCEPTED AT CURRENT RATES.

E. A. LILLY, Manager Canada Branch,

1762 Notre Dame Street, MONTREAL.

FIRE. Incorporated 1833. **MARINE.**

BRITISH AMERICA

ASSURANCE COMPANY.

Head Office: - Toronto, Ont.

Cash Capital,	$750,000.00
Total Assets, over	$1,464,651.81
Losses Paid Since Organization	$14,094,183.94

GEO. A. COX, President. — J. J. KENNY, Vice-President.
P. H. SIMS, Secretary.

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

All Work Guaranteed. Charges Moderate.

CARROLL BROS.,

Practical Sanitarians,

PLUMBERS, GAS and STEAM FITTERS

Heating by Hot Water a Specialty.

TIN and SHEET IRON WORKERS,

781 Craig Street, Montreal.

Bell Telephone 1834. Mer. Telephone 28.

New York Life Insurance Co,

JOHN A. McCALL, President.

ASSETS, JANUARY 1st, 1896,	INSURANCE IN FORCE,
$174,000,000.00	**$800,000,000.00**

The Accumulation Policy

The New York Life Insurance Company originated and introduced its Accumulation Policy in 1892, having become convinced from its experience of nearly fifty years that the principles could be fully accepted, and that it is *safe to insure an applicant absolutely,* without imposing any restrictions whatever with respect to occupation, residence, travel, habits of life, or manner of death *if his present occupation, physical condition, residence and habits are satisfactory.* The Accumulation Policy, therefore, contains only one condition—that the premium be paid as agreed. If the Insured pays the premium, the Company will pay the insurance.

The Nylic

The New York Life Insurance Company has established an organization known as The Nylic, embodying an absolutely new and unique method of compensation, by which *men of integrity, ability and energy, with or without experience,* can make life insurance their business, and secure a definite income continuous throughout life.

For information regarding the Accumulation Policy, the Nylic, or an Agency and term of remuneration, address

JOHN A. McCALL, President, 346 Broadway, New York, or
DAVID BURKE, General Manager, Company's Building, Montreal.

PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY OF NEW YORK.

ESTABLISHED 1875.

CHARLES E. WILLARD, President.

Income in 1894	$2,249,398.12
Assets, Dec. 31st, 1894	1,787,181.85
Liabilities, Actuaries, 4 p.c. Valuation	960,930.53
Surplus, Actuaries' 4 p.c.	826,251.32
Policies issued in 1894	$22,114,526.00

Active Agents wanted in every City or County in the Dominion of Canada. Apply to R. H. MATSON, General Manager for Canada, 37 Yonge Street, Toronto.

ADAM KAAS,

MANUFACTURER OF

FINE HARNESS ORNAMENTS,

Rosettes, Letters and Monograms of Every Description.

No. 54 LAWRENCE STREET,
Newark N. J.

All Orders Promptly Executed on the Lowest Terms.