

# INSURANCE

Please Verify  
this Calculation . . .

FROM	Your Estate without Protection	Your Estate, <u>plus</u> Life Insurance
SUBTRACT (as Death will)	Your SKILL, ENERGY and BUSINESS REPUTATION	
REMAINDER	INSOLVENCY, Struggle, Humiliation	A COMPETENCY and Family Comfort

SEE AN AGENT OF THE

## NORTH AMERICAN LIFE ASSURANCE CO.

or write direct to the Company, 22 to 28 King Street West, Toronto,  
for particulars of the Compound Investment Policy.

This plan of Insurance is specially adapted to meet the requirements of all classes.

JOHN L. BLAIKIE,  
PRESIDENT.

WM. McCABE,  
MANAGING DIRECTOR.

### ASSESSMENT SYSTEM

### MUTUAL PRINCIPLE

The

## Mutual Reserve Fund Life Association

The Largest Natural Premium Life Insurance  
Company in the World.

E. B. HARPER, Founder. F. A. BURNHAM, President

### FIFTEEN YEARS COMPLETED

Annual Report Shows \$69,000,000 of New Business in 1895.

Over \$308,000,000 of Business in Force.  
Over \$4,000,000 of Death Claims Paid in 1895.  
Over \$25,000,000 of Death Claims Paid Since Business Began.

1895 Shows—An Increase in Gross Assets.

- An Increase in Net Surplus.
- An Increase in Income.
- An Increase in Business in Force.
- Over 105,800 Members Interested.

The gross assets have increased during the year from \$5,536,115.99 to \$5,661,707.82.

The net surplus over liabilities shows a net gain for the year of \$306,329.43, and now amounts to \$3,582,509.32.

The income from all sources shows a gain for the year of \$631,541.97, and amounts to \$5,575,281.56.

Death claims to the amount of \$4,084,074.92 were paid during the year.

The business in force shows a gain for the year of \$15,293,265.00, and now amounts to \$308,659,371.00.

Counting three hundred working days in the year, the daily average income for 1895 was \$18,583.27.

The daily average payments for death claims were \$13,652.25, and the daily average gain in business in force within a fraction of \$51,000.

W. J. McMURTRY, Manager for Ontario, Freehold Loan Building, Toronto, Ont.

A. R. McNICHOI, Manager for Manitoba, British Columbia and North-West Territories, McIntyre Block, Winnipeg, Man.

D. Z. BESSETTE, Manager for Quebec, 12 Place d'Arms, Montreal, Que.

COL. JAMES DOWVILLE, Manager for New Brunswick, St. John, N.B.

W. J. MURRAY, Manager for Nova Scotia, Halifax, N.S.

## PHENIX Fire Insurance Co.

OF

BROOKLYN, N.Y.



### ALL LOSSES

UNDER POLICIES ISSUED IN CANADA

### ARE PAYABLE

IN THE CURRENCY OF CANADA,  
WHICH IS

### ON A GOLD BASIS

### AGENTS IN ALL THE PRINCIPAL TOWNS IN CANADA.

L. C. CAMP, General Agent,  
Gooderham Building,  
TORONTO.