Janada Established 1847

ASSURANCE COMPANY

HEAD OFFICE-HAMILTON, ONTARIO.

A. G. RAMSAY, President. R. HILLS, Secretary.

W. T. RAMSAY, Superintend't.

Eastern Ontario Branch—Man-lers—Gro. A. & E. W. Cox, Toronto.

Capital and Funds over \$14,000,000

Annual Income, \$2,500,000 Surplus over - \$2,000,000

Assurance Co.

of Canada

HEAD OFFICE-MONTREAL.

Subscribed Capital -

THE prosperous condition of the Sun Life of Canada is doubtless due to its tis treatment of policyholders, its uncondi-tional policy and prompt payment of death claims.

R. MACAULAY, President.

T. B. MACAULAY, Sec. & Actuary.

Toronto Office—33 Adelaide St. E.

F. G. COPE, Cashier.

R. MACAULAY, President.
IRA B. THAYER, Supt. of Agencies.
W. T. McINTYRE, Manager.

25.900,000

2,750,000 aid-up and Invested - -17,500,000 Total Funds - - - -*ড়ড়ড়ড়ড়ড়ড়ড়ড়* **® Established** 1824

ASSURANCE

Head Office: Bartholomew Lane, LONDON, Eng.

ROBERT LEWIS, Boq., CHIEF SECRETARY.

Branch Office in Canada

157 ST. JAMES ST., MONTREAL.

N. B.—This company having re-insured the Canadian business of the Royal Canadian Insurance Company, assumes all liability under existing policies of that company as at the lat of March, 1892.

THE

LIFE ASSURANCE COMPANY OF NORTH AMERICA

Gains in 4 Years:

Head Office, Manning Arcade, Toronto

Dec. 31st.	Number of Lives	Amt. of Insurance	Assets not including Capital
1889	1,957	\$3,040,979 5,969,690	\$ 54,587.74 238,422.38
1898	4,148		\$183,834.59
_ Cains	2,191	\$2,228,648	\$100,00

Ponding period. Money to Loan on easy Terms. Agents wanted.

HON. G. W. ROSS, President.

R. SUTHERLAND, Manage

Life Insurance Company

Of HARTFORD, Conn.

Cash Capital, all paid-up, \$1,250,000 00 Accumulated Assets,

\$40,267,952 90 Deposit at Ottawa, \$3,541,617 90 SSUES policies both on the Mutual and on the Stock plans. Its Stock, or low-level rate policies, are at low-er rates than purely stock companies, and its mutual, or with profite policies, are not equalled by any "purely mutual" life insurance company for lowness of cost, produced by annual cash dividends upon identical policies.

H. ORR & SONS, Managers, Cor. Toronto & Court Sts.

Oldest Stock Company

in America .

Insurance Company

Insurance written at Lowest Rates.

PHILADELPHIA

Capital, \$3,000,000.

TORONTO AGENT, GEORGE J. PYKE,

Canada Life Building.

Assets, \$9,432,249.80

General Agent for Canada. ROBERT HAMPSON,

MONTREAL.

Gederal Life

Head Office:

HAMILTON.

and

GUARANTEE CAPITAL, \$700,000

Assurance Co.

Surplus Security to Policy-holders, 8704,141 26 Paid to Policy-holders, over ----750,000 00

NOTWITHSTANDING
the financial depression of the year 1893
is was the most successful in the history of this
progressive company. The
New Business completed is
greater than that secured by
any other Canadian Company in one year, and must
be gratifying to policyholders and directors alike.
Substantial increases
have been made in New
Business, Total Business in Force, Income
and Assets. Most Liberal Policies. Age having been admitted, there is no condition, excepting the payment of Premiums, after the FIRST YEAR.

Inquire for the "Accumulation Policy," the "Compound Investment Policy," to the "Guaranteed Four per cent. Insurance Bond."

DAVID DEXTER, Man'g Director.

JAS. H. BEATTY (Pres. N. W. Transportation Line), President.

Head office

British America ASSURANCE

COYY

Capital \$750,000.00 Toronto Total Assets

1,392,249,81 Lesses Paid, since organiz'n, 13,242,397.27

DIRECTORS: GEO. A. COX, President. J. J. KENNY, Vice-President. A. M. Smith.

S. F. McKinnon. Thomas Long. John Hoskin, Q.C., LL.D. Robert Jaffray. Augustus Myers. H. M. Pellatt. P. H. SIMS, Secretary.

ASSURANCE

COMPANY

Incorporated @

Fire

and

Marine

Head Office,

Toronto. Ont.

Casital. \$2,000,000 00 2,400,000 00 Assets, over . Annual Income 2.350.000 00

. M. SMITH, President.

J. J. KENNY, Managing Director.

C. C. FOSTER, Secretary.

Brains and Capital

ership there are two factors of great importance : the managing brain and the capital employed, and if death removes either, the business must suffer. It often happens that the brains belong to one man and the capital to another. If the manager dies the capital is worth less than before; if the capitalist dies and his capital is withdrawn, the manager is crippled. It is clear that each has an insurable interest in the life of the other because the profits of each depend in part upon the life of both. The firm should, therefore, take one of the Unconditional Policies of the Manufacturers Life, which are free from all restrictions as to travel, residence or occup tion, and are absolutely indisputable on any ground what ever after the FIRST YEAR. Get the rates and all periodisc from any of the Company's Agents or from Head Office.

Manufacturers Life Insurance Co.

Toronto, Canada.