

# LIFE INSURANCE

## HAVE YOU SEEN THE COMPOUND INVESTMENT POLICY?

IT IS

1. Written on Whole Life, Limited Payment Life and Endowment Plans;
2. Convertible into Cash in 10, 15 and 20 years, without sacrifice.

### IT ENTITLES THE HOLDER

3. To Loan of all Premiums beyond the 10th year;
4. To return of all Premiums beyond 10th year, in addition to face of Policy, should death occur within investment period;
5. To the usual liberal terms regarding residence, travel, occupation, indisputability, &c.

IT IS ISSUED BY THE

## NORTH AMERICAN LIFE ASSURANCE CO.

Head Office, - TORONTO, ONT.

#### ASSESSMENT SYSTEM

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 \$18,683.27.

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. McNICHOIL, 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 DOMVILLE, Manager for New Brunswick, St. John, N.B.

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

#### MUTUAL PRINCIPLE

## PHENIX Fire Insurance Co.

OF

BROOKLYN, N.Y.



#### ASSETS JANUARY 1st, 1896.

Cash in Banks and Office	\$ 499,903.67
Bonds, Stocks and Mortgages	4,037,997.50
Interest and Rents Due and Accrued	15,798.69
Premiums in course of Collection	514,973.14
Real Estate	479,000.00
Gross Assets	\$5,547,673.00

AGENTS IN ALL THE PRINCIPAL  
TOWNS IN CANADA.

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