



**CAPITAL, . \$1,188,000.**  
**CASH ASSETS, 1st January, 1883.**  
 per Government Blue-Book 407,987.84  
 Deposit with Dominion Govt. - 122,000  
 Losses Paid to 1st Jan, 1883. 1,954,131  
 Income 1882. 343,660

**DIRECTORS:**  
 President.—HENRY LYMAN.  
 Vice-President.—ANDREW ALLAN.  
 N. B. Corso. Robert Anderson. J. B. Rolland  
 Arthur Prévost. G. D. Proctor.  
 ARCH. MCGOUN. SEC. TREAS.  
**GERALD E. HART, GEN'L MAN'R.**  
**CAPT. JOHN LAWRENCE, Special Agent.**

**Fire, Life, Accident**  
 RISKS TAKEN AT MODERATE RATES.

**CHIEF OFFICES.**

**TORONTO**—BOURTRAY & GIBBS, Agents.  
**ST. JOHN, N.B.**—OSMOYNE BLOIS, and M. & T. B. Robinson, Agents.  
**HALIFAX, N.S.**—W. B. McSweeney, Agent.  
**CHARLOTTETOWN, P. E. I.**—A. S. Urquhart, Agent.  
**WINNIPEG, MAN.**—Robert Strang, and Feron, Shaw & Co. Agents.  
**HAMILTON**—James Walker, Agent.  
**LONDON**—David Smith, Agent.  
**HEAD OFFICE, 179 St. James Street, MONTREAL.**  
 Every reliance may be placed in the contracts of this company, as the capital is fully subscribed by the wealthiest capitalists of the country, and its past record for prompt and liberal payment of claims is of the best.  
 Agents throughout the Dominion.

**STOCKS AND BONDS.**

**INSURANCE COMPANIES. — CANADIAN.—Montreal Quotations, Oct. 19, 1884.**

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British America Fire & Marine.....	10,000	5-6mos.	\$50	\$50	100
Canada Life .....	2,500	7 1/2-6mos.	400	50	420
Citizens, Fire, Life, Guarantee & Acc't	11,880	.....	85	7 1/2	
Confederation Life.....	5,000	5-6 mos.	100	10	230
Queen City Fire .....	2,000	10	50	10	
Western Assurance.....	20,000	6 6 mos.	40	20	106 1/2 107 1/2
Royal Canadian Insurance.....	20,000	10	50	20	50 52
Accident Ins. Co. of North America...	2500	6	100	30	.....
Guarantee Co. of North America.....	13,000	6	50	10	95 100

**BRITISH AND FOREIGN.—(Quotation on the London Market, Sept. 29, 1884.)**

	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Market value p'd up share
British Life Association.....	50,000	10	1	1	.....
British Empire.....	50,000	50	20	4	£22
British & Foreign Marine.....	50,000	30	50	5	£17 £17 1/2
Commercial Union Fire Life & Marine..	5,000	10	100	15	£11 1/2
Edinburgh Life.....	100,000	0	£10	£2	25s 35s
Fire Insurance Association.....	20,000	13	100	50	£61 £63
Guardian Fire and Life.....	12,000	£7 p. sh.	100	25	£150 £155
Imperial Fire.....	100,000	30	20	2	£5 1/2 £5 1/2
Lancashire Fire and Life.....	10,000	15	40	3 1/2	£27
Life Association of Scotland.....	600,000	.....	10	2	17s 6d
Lion Fire .....	92,000	.....	10	2	£27 £27 1/2
Lion Life.....	35,802	48	25	12 1/2	£49 £51
London Assurance Corporation.....	10,000	10	10	1 7-8	£59 £61
London & Lancashire Life.....	£391,752	70	20	2	£23 1/2
Liverp'l & London & Globe Fire & Life	30,000	70	100	5	£42 1/2 £43 1/2
Northern Fire & Life.....	40,000	56	50	6 1/2	£20 1/2 £28
North British & Mercantile Fire & Life	8,722	£21 p. a.	.....	.....	£25 £25
Phoenix Fire.....	200,000	30	10	1	42s 6d
Queen Fire & Life.....	100,000	60	20	3	£28 1/2 £28
Royal Insurance Fire & Life.....	125,000	22 1/2	10	1	£29 1/2 £28
Scottish Commercial Fire & Life.....	50,000	6	10	1	27s 6d
Scottish Imperial Fire and Life.....	20,000	15	50	3	£13 £14
Scottish Provincial Fire & Life.....	10,000	58 1/2	50	12	£1 1/2 £1 1/2
Scottish Union.....	4,000	5	25	1 1/2	£5 1/2 £5 1/2
Standard Life.....					10s
Star Life.....					

**MUTUAL RESERVE FUND.**  
**LIFE ASSOCIATION OF NEW YORK.**

Head Office for Canada, 65 King Street East, Toronto.

**E. B. Harper, - - - - - President.**

23,000.....	Members
\$97,000.00.....	Business
\$325,000.00.....	Surplus
\$600,000.00.....	Losses Paid
\$100,000.00.....	Deposited with Insurance Dep't'm't of New York
	Death claims paid..... \$658,575.00

The list of death losses paid by the MUTUAL RESERVE FUND LIFE ASSOCIATION during the past three years tells its own story.  
 Persistent efforts were made by agents of rival systems to persuade the above members before insuring in this Association that "Assessment Assurance was not to be relied upon." Common-sense prevailed, resulting in thousands of dollars saved to the families of deceased members, not only in the cost of insurance, but in the extra amounts the Assessment plan enabled them to carry without inconvenience.  
 The admission fee and one year's annual dues on \$5,000 is \$30; on \$10,000 it is \$50; on \$15,000 it is \$80. The annual dues after the first year, for expenses, are \$2, on \$1,000.

**ONTARIO BOARD OF DIRECTORS.**

HON. S. C. WOOD, Ex-Treasurer of Ontario.  
 G. W. YARKER, Manager Federal Bank.  
 C. J. CAMPBELL, Ass't Receiver General for Ontario.  
 J. W. LANGMUIR, M'gr Toronto Truss Co.  
 WM. WYATTE, Gen'l Supt' Can. Pac. R.R., Ontario Division.  
 JOHN BURNS, Director of Standard Bank.  
 WARREN KENNEDY—Sauson, Kennedy & Gemmill, Wholesale Merchants.  
 CHARLES O'KELLY, M.D., Supt' of Toronto Hospital.  
 HON. R. M. WELLS, M.P., Ex-Speaker of Ontario.

**SUTTON & CROSS, J. D. WELLS C. F. BUNBURY,**  
 Gen'l Agents Western Ontario, Gen'l Manager, Supt. of Agencies.

RELIABLE AGENTS WANTED EVERYWHERE.

ADDRESS,  
**MUTUAL RESERVE FUND LIFE ASSOCIATION,**  
 65 King St. East, Toronto. | Montreal Office, 164 St. James St.

**ROYAL INSURANCE CO'Y.**  
 OF LIVERPOOL AND LONDON.

**FIRE AND LIFE.**

LIABILITY OF SHAREHOLDERS UNLIMITED.

CAPITAL.....	\$26,000,000
FUNDS INVESTED.....	21,000,000
Investments in Canada for sole protection of Canadian Policy-holders.....	700,000

HEAD OFFICE FOR CANADA—MONTREAL.

Every description of property insured at moderate rates of premium. Life Assurance granted in all the most approved forms.

— CHIEF AGENTS: —

**M. H. GAULT, | W. TATLEY.**

**PROVIDENT MUTUAL ASSOCIATION of CANADA.**

Incorporated by the Con. Stat. of Can., chap. 71 and amendments.  
 \$10,000 deposited in trust with Provincial Government,  
 June 20, 1884.

**BOARD OF DIRECTORS.**

President—A. L. de Martigny, Esq., Cashier, Jacques Cartier Bank. Vice-Presidents—Hon. L. R. Church, Q.C., B. Globensky, Esq., Treasurer.—Arthur Gagnon, Esq., Directors:—L. H. Massie, Esq., M.P., J. L. Cassidy, Esq., merchant, J. McEntyre, Esq., merchant, M. Babcock, Esq., manufacturer. W. W. Ogden, M.D., Toronto, Ont. John Hopper, Esq.—J. J. Guerin, M.D., Medical Director.—Hon. Alex. Lacoste, Q.C., Senator, Legal Adviser.

**JOHN HOPPER, General Agent.**

SECTION 11.—Assembly Bill 139, passed March 30th, 1883. "The Provident Mutual Association of Canada shall be deemed to be an Association duly formed under the said chapter 71 of the Consolidated Statutes of Canada."  
 Reserve fund to be invested in Dominion Bonds and deposited in trust with the Provincial Treasurer.

GENERAL OFFICE:—162 ST. JAMES STREET, MONTREAL, P. Q.