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**HALL, CROSS, BROWN & SHARP,**  
Advocates, Barristers and Solicitors.  
TEMPLE BUILDING,  
185 St. James Street, MONTREAL.

THE  
**OCEAN ACCIDENT & GUARANTEE CORPORATION**  
LIMITED  
HEAD OFFICES 40 to 44 Moorgate St., LONDON, Eng.  
RICHARD J. PAULL, General Manager.

Authorized Capital.....\$2,000,000  
Subscribed Capital.....1,318,600  
Paid-up Capital.....500,000  
Reserve at December 31st 1896.....1,007,070  
Deposited with Receiver General in Canada..\$75,000

**BUSINESS TRANSACTED.**

Accident (Accident and Sickness combined) and Employers liabilities  
The Ocean offers the most Liberal Policy.

CANADA HEAD OFFICE: Temple Building, MONTREAL.  
ROLLAND, LYMAN & BURNETT, Managers.  
Advisory Board, { W. M. RAMSAY,  
E. B. GREENSHIELDS  
Agents Wanted in Unrepresented Districts.

... THE ...  
**Keystone Fire Insurance Co.**  
OF SAINT JOHN, N.B.

INCORPORATED A.D. 1889. CAPITAL, \$200,000.  
Home Office - Princess Street, Saint John, N.B.

**DIRECTORS.**

HON. A. F. RANDOLPH, ALFRED MARKHAM,  
President Vice-President  
HON. GEO. A. COX, J. J. KENNY,  
(President of Western Ass'n Co.) (Vice-President Western Ass'n Co.)  
ALEXANDER F. BARNHILL, FREDERICK J. G. KNOWLTON,  
R. WALKER W. FRANK  
A. GORDON LEAVELL, Secretary.

General Agents for Ontario - The Western Assurance Company,  
Malcolm Gibbs, Agent, Canada Life Building, Toronto



THE  
**Sun Life**  
ASSURANCE COMPANY  
of Canada

Head Office, - Montreal  
R. MACAULAY, President.  
Hos. A. W. OGILVIE, Vice-President,  
T. B. MACAULAY, Secretary.  
GEO. WILKINS, M.D., Medical Referee.

	INCOME.	ASSETS. LIFE ASSURANCE IN FORCE.	
1888	\$ 623,275	\$1,536,816	\$11,931,319
1892	1,131,867	3,403,700	23,901,046
1896	1,886,278	6,388,141	38,196,890

**PHENIX INSURANCE COMPANY**  
(Of Hartford, Conn.)

ESTABLISHED IN 1851

**CANADIAN BRANCH.**

Full Deposit with the Dominion Government.  
HEAD OFFICE: 114 St. James Street, Montreal  
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Applications for Agencies solicited.

THE STEADY PROGRESS OF THE GREAT-WEST LIFE IS DUE TO THE FACT THAT THE ATTRACTIVE PLANS AND REASONABLE PREMIUM RATES, COMBINED WITH THE HIGHEST STANDARD OF SECURITY TO POLICY-HOLDERS AND LARGE PROFIT EARNING POWERS, ENABLE ITS AGENTS TO READILY SECURE APPLICATIONS FROM THE MOST DESIRABLE CLASS OF INSURERS. TO ENERGETIC AND CAPABLE CANVASSERS CERTAIN SUCCESS IS ASSURED.

For particulars as to territory and terms address

J. H. BROCK, JAS. MCLENACHEN,  
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WINNIPEG, MAN. TORONTO, ONT.  
JAS. LYSYER, ROBERT YOUNG,  
Manager for Quebec, Manager for Maritime Provinces,  
MONTREAL, QUE. ST. JOHN, N.B.

**LANCASHIRE**

INSURANCE COMPANY OF ENGLAND.

CAPITAL AND ASSETS EXCEED \$20,000,000

CANADA BRANCH HEAD OFFICE, TORONTO

J. G. THOMPSON, MANAGER

R. C. WELCH, A. W. GILES, Inspectors