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ASSURANCE COMPANY

HEAD OFFICE-HAMILTON, ONTARIO.

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

W. T. RAMSAY, Superintend't.

Eastern Ontario Branch—Man-Gers—Geo. 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.

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

R. MACAULAY, President.

R. MACAULAY, President.

IRA B. THAYER, Supt. of Agencies MACAULAY, Sec. & Actuary.

Toronto Office—33 Adelaide St. E.

F. G. COPE, Cashier.

IRA B. THAYER, Supt. of Age
W. T. McINTYRE, Manager.

Subscribed Capital -\$25,000,000 2,750.000 Paid-up and Invested -Total Funds - - - -17,500,000

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Established 1824

NOTWITHSTANDING
the financial depression of the year 1893
it 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.

ASSURANCE

®

Head Office: Bartholomew Lane, LONDON, Eng. 9

Branch Office in Canada 157 ST. JAMES ST., MONTREAL.

G. H. McHENRY, Mgr. for Canada.

CEO. McMURRICH, Agt. Toronto & Vicinity.

GROWN MCMURRICH, Agt. Toronto & Vicinity.

Rt. Hon. LORD ROTHSCHILD. ROBERT LEWIS, Esq., CHIEF SECRETARY.

N. B.—This company having re-insur-ed the Canadian business of the Royal Canadian Insurance Com-pany, assumes all liability under existing policies of that company as

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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 1893	1,957 4,148	\$3,040,972 5,269,620	\$ 54,587.74 238,422.33
Gains	. 2,191	\$2,228,648	\$183,834.59

GAINS in '94 much more satisfactory for first six months than in any corresponding period. Money to Loan on easy Terms. Agents wanted.

HON. G. W. BOSS, President.

H. SUTHERLAND, Manager.

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 00

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 profits 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 .

of . . . CIRE Insurance written at Lowest Rates.

PHILADELPHIA

Capital, \$3,000,000.

TORONTO AGENT. GEORGE J. PYKE,

Canada Life Building.

Insurance

Company

Assets, \$9,432,249.80

General Agent for Canada. ROBERT HAMPSON,

MONTREAL.

lederal Life

Assurance Co.

Head Office:

HAMILTON. Ontario.

and

GUARANTEE CAPITAL, \$700,000

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," or the "Guaranteed Four per cent. Insurance Bond."

DAVID DEXTER, Man'g Director.

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

of fice **ASSURANCE** CO'Y_

Toronto

Capital \$750,000.00 1,392,249.81 Total Assets Losses Paid, since organiz'n, 13,242,397.27

GEO. A. COX, President.

DIRECTORS: 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.

Incorporated @ 1851

ASSURANCE

COMPANY

Fire

and Marine

Head Office,

Toronto. Ont.

\$2,000,000 00 Capital, Assets, over 2,400,000 00 Annual Income **2,350,000 0**0

A. M. SMITH, President.

C. C. FOSTER, Secretary. J. J. KENNY, Managing Director.

Brains and Capital

In every partnership 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 occupation, and are absolutely indisputable on any ground whatever after the FIRST YEAR. Get the rates and all particulars from any of the Company's Agents or from Head Office.

Manufacturers Life Insurance Co.,

Toronto, Canada.