

**BRITISH AND FOREIGN MARINE INSURANCE CO.**

Capital and Surplus Assets, \$7,000,000.  
Issues Open Policies to Importers and Exporters.  
**EDWARD L. BOND**, General Agent for Canada,  
MONTREAL.

**CALEDONIAN INSURANCE CO. OF EDINBURGH**

ESTABLISHED 1805.  
THE OLDEST SCOTTISH FIRE OFFICE  
CANADIAN BRANCH.

Temple Building, Montreal.

**LANSING LEWIS**,  
Manager.

THE  
**OCEAN ACCIDENT & GUARANTEE CORPORATION**  
(LIMITED.)

HEAD OFFICES 40 to 44 Moorgate St., LONDON, Eng.  
**RICHARD J. PAULL**, General Manager.

Authorised Capital.....\$2,000,000  
Subscribed Capital.....1,285,000  
Paid-up Capital.....486,000  
Reserve at December 31st, 1895.....687,000  
Gross Assets (Inclusive of Shareholders Liabilities  
for uncalled Capital).....1,963,200  
Deposited with Receiver General in Canada .\$75,000

**BUSINESS TRANSACTED.**

Personal Accident. Employers Liability in all Branches  
Fidelity & Guarantee Insurance.

The Bonds of the Corporation are accepted as security for the fidelity of Officials by all Departments of H. M. Government, the Corporation of the City of London and other leading local authorities, banks, firms and companies throughout the United Kingdom.

CANADA HEAD OFFICE: Temple Building, MONTREAL.

**ROLLAND, LYMAN and BURNETT**, Managers.  
**W. M. RAMSAY**, Chairman

Agents Wanted in Unrepresented Districts



THE  
**Sun Life**  
ASSURANCE COMPANY  
of Canada.

Head Office, - Montreal.

**R. MACAULAY**, President.  
**Hon. A. W. OGHANIE**, Vice-President  
**T. B. MACAULAY**, Secretary.  
**IRA B. THAYER**, Sup't. of Agencies.  
**G. F. JOHNSTON**, Asst. Sup't. of Agencies  
**GEO. WILKINS, M.D.**, Medical Referee.

	INCOME.	ASSETS.	LIFE ASSURANCE IN FORCE.
1888	\$ 525,275	\$1,536,816	\$11,331,316
1892	1,134,867	3,403,700	23,501,016
1894	1,373,326	4,616,419	31,528,560

**PHENIX INSURANCE COMPANY,**  
OF BROOKLYN, N.Y.

**JAMES C. SINTON**, Agent,  
MONTREAL, Que.

**J. W. BARLEY**, General Agent,  
NEW YORK.

**NORTH AMERICAN LIFE ASSURANCE CO.**

HEAD OFFICE, TORONTO, Ont.

President,  
**JOHN L. BLAIKIE, ESQ.**,  
President Canada Landed and National Investment Co.  
Vice-Presidents.

**HON. G. W. ALLAN.** **J. K. KERR, ESQ., Q.C.**

The great success which has attended the Company from its organization, and particularly during 1894, is duly evidenced by figures taken from the last financial statement:

Cash Income.....	\$ 558,394.93
Expenditure (including death claims, endowments, profits and all payments to policy holders...)	286,193.40
Assets.....	1,987,446.30
Reserve Fund.....	1,564,020.00
Net Surplus.....	338,216.75

**DR. CHAS. AULT,** **WM. McCABE, F.I.A.**  
Manager for Prov. of Quebec, Managing Director.

180 ST. JAMES. MONTREAL, Que.

ESTABLISHED 1797.

Reliable Agents wanted at unrepresented points

**The Norwich Union Fire Insurance Society.**

CAPITAL - - - \$5,500,000.00

LOSSES PAID - \$52,500,000.00

Head Office for Canada:—TORONTO.

**JOHN B. LAIDLAW**, Manager.

**WALTER KAVANAGH**, MONTREAL, General Agent for QUEBEC PROVINCE.

**CAPT. CLARKSON**, Gen. Agent, Halifax, N.S. | **T. D. & H. B. EDWARDS**, Gen. Agts., St. John, N.B. | **ALEXANDER DIXON**, Gen. Agent, Toronto. | **KIRBY, COLGATE & ARMSTRONG**, Gen. Agts., Winnipeg, M. | **H. D. HELMECKE**, Gen. Agent, Victoria, B.C.