

SUN INSURANCE OFFICE,

FOUNDED A.D. 1710.

HEAD OFFICE:

Threadneedle Street. - - London, Eng.

Transacts Fire business only, and is the oldest purely fire office in the world. Surplus over capital and all liabilities exceeds \$7,000,000.

CANADIAN BRANCH:

15 Wellington Street East, - Toronto, Ont.

H. M. BLACKBURN, Manager.

This Company commenced business in Canada by depositing \$300,000 with the Dominion Government for security of Canadian Policy-holders.

Ontario Mutual Life

Head Office, WATERLOO, Ont.

As at December 31st, 1895.

1894—Total Assets	\$2,866,759.80	1895—Interest Income	\$ 141,916.70
1895—	3,136,012.05	INCREASE	\$ 12,058.76
INCREASE	\$ 269,252.16	1894—Actual Death Losses	\$ 18,757.00
1891—Reserve	\$2,500,500.00	1895—	130,781.00
1895—	2,445,250.00	DECREASE	\$ 7,976.00
INCREASE	\$ 55,250.00	1894—Total Expenses	\$ 117,439.25
1891—Total Income	\$ 629,869.52	1895—	116,901.32
1895—	735,079.74	DECREASE	\$ 537.93
INCREASE	\$ 105,210.22	1894—Ratio of Expenses to Income	17.71 per cent.
1891—Premium Income	\$ 571,131.18	1895—Ratio of Expenses to Income	15.81
1895—	590,162.84	DECREASE	1.90 per cent.
INCREASE	\$ 19,031.66		
1891—Interest Income	\$ 137,888.34		

Surplus on 4 per cent basis \$106,735.66
 " " 4 1/2 " " Gov't basis 315,000.00

NET RESULTS OF 1895.

PROGRESS—In all items that pertain to growth and solidity.
 RETRENCHMENT—And actual decrease in items of loss and expense.

L. E. BOWMAN, M.P., President. C. M. TAYLOR, Vice-President.
 W. H. RIDDELL, Secretary. Wm. HENDRY, Manager.

Total Funds in Hand over \$18,000,000

Head Office for 4077 DAVEN STREET
 Canada: INCORPORATED BY Montreal
 ROYAL CHARTER

The London Assurance

A.D. 1720

Upwards of 175 Years Old

E. A. LILLY, Manager

NORTHERN

Assurance Company of London.

ESTABLISHED 1836.

Capital and Funds, \$30,465,000. Revenue, \$5,545,000
 Dominion Deposit, \$200,000.

CANADIAN BRANCH OFFICE

1724 Notre Dame Street, - Montreal.

ROBERT W. TYRE, Manager.

G. E. MOBERLEY, Inspector.

PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY OF NEW YORK.

CHARLES E. WILLARD, President.

ESTABLISHED 1875.

Income in 1894	\$2,249,308.12
Assets, December 31, 1894	1,787,181.85
Liabilities, Actuaries' 4 1/2 Valuation	960,930.53
Surplus, Actuaries' 4 1/2	826,251.32
Policies issued in 1894	\$22,114,526.00

Active Agents wanted in every City and County in the Dominion of Canada.

Apply to

R. H. MATSON,

General Manager for Canada,

37 YONGE STREET, TORONTO.

1850

THE

United States Life Insurance Co.,

IN THE CITY OF NEW YORK.

1895

This old and reliable Company now has the experience of forty-five years of practical Life Insurance, which has taught it that the *surest* means of success is the adoption of good plans of insurance, and the pursuit of a liberal policy towards both its Insured and its Agents. These essentials it possesses in an eminent degree, but judiciously tempered by that conservatism which is the best possible safeguard of the policy holder. Its contracts are incontestable after two years. They are non-forfeiting, providing generally for either paid-up policy or extended insurance, at the option of the policy holder. It gives ten days of grace in payment of all premiums. Its course during the past forty-five years abundantly demonstrates its absolute security.

Active and successful Agents, wishing to represent this Company, may communicate with the President, at the Home Office, 261 Broadway, New York.

OFFICERS:

GEORGE H. BURFORD, President
 C. P. FRANKLIGH, Secretary
 A. WHIFFLAWRIGHT, Assistant Secretary
 WM. T. STANDEN, Actuary
 ARTHUR C. FERRY, Clerk
 JOHN E. M'UNN, Medical Director.

FINANCE COMMITTEE:

GEO. G. WILLIAMS, Pres. Chem. Nat. Bank.
 JOHN J. TUCKER, Builder.
 E. H. PERKINS, Jr., Pres. Importers and Traders' Nat. Bank
 JAMES R. PLUM, Leather