

EXCELSIOR LIFE INSURANCE CO.

INCORPORATED 1882.

Head Office
Cor. Adelaide & Victoria Sts. Toronto, Can.

Total Assets. - - \$400,000 00.

Most attractive plans of insurance in existence. Coupon Annuity Bonds on life and endowment plans. Endowment Policies at Life Rates. Half premium Policies. Policies also issued on all other approved plans. Write for particulars before insuring elsewhere.

Reliable Agents Wanted.

M. MARSHALL,
Secretary.F. F. CLARKE,
Managing Director.

Rates per
\$1,000
With Profit
Age
Nearest
Birthday.

25.....	\$13 75
26.....	14 00
27.....	14 25
28.....	14 50
29.....	15 00
30.....	15 25
31.....	15 50
32.....	16 00
33.....	16 25
34.....	16 50
35.....	17 00
36.....	17 25
37.....	17 50
38.....	18 00
39.....	18 25
40.....	18 50
41.....	19 00
42.....	19 25

PROVIDENT
Savings Life Assurance Society
OF NEW YORK

SHEPPARD HOMANS, President.

Established 1875

R. H. MATSON, General Manager for Canada.

37 YONGE STREET, TORONTO.

MONTREAL. R. J. LOGAN, ARTHUR HERBERT, T. H. TURTON,

Special Agents. FRANK GORMLEY, Cashier,
Imperial Buildings.

Agents wanted in unrepresented districts.

Rates per
\$1,000
With Profit
Age
Nearest
Birthday.

13.....	\$18 10
14.....	18 50
15.....	19 00
16.....	19 50
17.....	20 00
18.....	20 50
19.....	21 00
20.....	21 50
21.....	22 00
22.....	22 50
23.....	23 00
24.....	23 50
25.....	24 00
26.....	24 50
27.....	25 00
28.....	25 50
29.....	26 00
30.....	26 50
31.....	27 00
32.....	27 50
33.....	28 00
34.....	28 50
35.....	29 00
36.....	29 50
37.....	30 00
38.....	30 50
39.....	31 00
40.....	31 50
41.....	32 00
42.....	32 50

HEAD OFFICE BUILDING,
MONTREAL.**SUN LIFE ASSURANCE CO.,**

OF CANADA,

Issues Policies on all Approved Forms.

UNCONDITIONAL POLICIES,
LIBERAL PROFITS and
PROMPT SETTLEMENT OF CLAIMS.

R. MACAULAY,

PRESIDENT.

STANDARD LIFE ASSURANCE COMPANY,

ESTABLISHED 1825.

Invested Funds.....\$39,000,000
Investments in Canada..... 11,000,000

Insure before close of Books
and secure TWO years' profits
to be divided as at 15th Nov.,
1895.

W. M. RAMSAY, Manager for Canada.

J. HUTTON BALFOUR, Superintendent.

MONTREAL, Dec. 24, 1891.

THE BRITISH & FOREIGN MARINE INSURANCE CO.

Capital.....\$5,000,000

Surplus Assets over all Liabilities..... 2,997,774

Total Security to Policy-Holders.....\$7,997,774

One of the strongest Marine Companies in the World.
Has \$10,000,000 deposited with the Dominion Government.
The only purely Marine Company with such a deposit.
Losses settled in Canada.
The Company is prepared to issue

OPEN POLICIES

covering goods from any part of the world, on exceptionally favorable conditions and rates.
Send for particulars.

EDWARD L. BOND Chief Agent for Canada.

30 ST. FRANCOIS XAVIER STREET.

ESTABLISHED 1720.

THE LONDON ASSURANCE.

Total Funds, upwards of \$18,000,000.

FIRE RISKS ACCEPTED AT CURRENT RATES.

E. A. LILLY, Manager Canada Branch,

1762 Notre Dame Street, MONTREAL.

WESTERN

ASSURANCE COMPANY,

FIRE AND MARINE.

INCORPORATED 1851.

Assets, over \$2,400,000 00

Income for year ending 31st Dec.,

1893, over 2,350,000 00

Head Office, Toronto, Ont.

J. J. KENNY, Managing Director.

A. M. SMITH, President. C. C. FOSTER, Secretary.

J. H. ROUTH & SON, Managers Montreal Branch,

190 ST. JAMES STREET.

GUARDIANFire and Life Assurance Company
LIMITED.

With which is amalgamated the

Citizens Insurance Co. of Canada

Branch Office in Canada

Guardian Assurance Building, - Montreal.

Capital Subscribed, - - \$10,000,000

Funds in hand exceed - - \$22,500,000

TRUSTEES IN CANADA:

W. M. Ramsay, Esq. H. Montagu Allan, Esq. Hon. Alph. Desjardins.
Andrew Allan, Esq. J. O. Gravel, Esq.

E. P. HEATON, Manager. G. A. ROBERTS, Sub. Manager.

Scottish Union & National

INSURANCE CO., OF EDINBURGH, SCOTLAND.

Established 1824.

Capital.....\$10,000,000 Assets in United States...\$1,777,977
Total Assets...40,406,907 Invested assets in Canada...1,415,400
Deposited with Dominion Government...125,000 Total invested assets in U.S. and Canada...3,193,377

M. BENNETT, -
H. BREWSTER,

Manager North American Department
Assistant Manager, Hartford, Conn.

WALTER KAVANAGH, Resident Agent, 117 St. Francois.
Xavier Street, Montreal.