

NORTHERN ASSURANCE CO'Y.

OF LONDON.

ESTABLISHED 1836.

CALEDONIAN INSURANCE CO.,

OF EDINBURGH.

FOUNDED 1805.

Over \$30,000,000 Capital and invested funds represented. The best Fire Insurance securities, facilities and powers in Canada. Extension of Agencies contemplated. Applications invited.

TAYLOR BROS.,

45 ST. FRANCOIS XAVIER STREET, MONTREAL.

GENERAL AGENTS.

ESTABLISHED 1845.

LIFE ASSOCIATION OF CANADA.

HEAD OFFICE, - HAMILTON, ONT.

GOVERNMENT DEPOSIT, - - - \$104,000

President - - - JAMES TURNER,

Vice-President - - - ALEX. HARVEY.

Gentlemen of influence desirous of acting as General Agents of Districts are invited to make applications for appointment.

JOHN CAMERON, Manager.

THE FEDERAL

LIFE ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, ONT.

Guarantee Capital - - - \$700,000

Government Deposit, - - - 51,100

WRITES LIBERAL POLICIES

Without burdensome conditions.

NON-FORFEITABLE POLICIES.

Example:—Age 35—\$1,000 Ordinary Life Policy. Payment of three annual Premiums will keep the Policy in force 5 years and 288 days. The same number of Premiums on an Endowment or Term-payment Life Policy will keep it in force a longer term.

- DAVID DEXTER,

Managing Director.

**THE ONTARIO MUTUAL
LIFE ASSURANCE CO'Y.**

Head Office, Waterloo, Ontario.

DOMINION DEPOSIT, - - - \$56,207.00.

The only Purely Mutual Life Company in Canada.

Total number of Policies in force, Dec. 31, 1892,	- - - - -	4,335
Covering Assurance to the amount of	- - - - -	\$5,504,478 00
Net Cash Assets	- - - - -	365,328 71
Net Reserve to Credit of Policy-holders,	- - - - -	383,044 59

The Company's Reserves are based on the Actuaries' "Table of Mortality," and four per cent. interest—the highest standard adopted by any life company in Canada, and one-half per cent. higher than the standard used by the Dominion Insurance Department.

The rapid growth of the Company may be seen from the fact, that in 1870, the first year of its business, the total assets amounted to only \$6,216, while last year they reached the handsome total of \$427,429 !!

I. E. BOWMAN, W. HENDRY, W. H. RIDDELL,

President,

Manager,

Secretary.

BRITISH AMERICA

ASSURANCE CO.,

FIRE AND MARINE

INCORPORATED 1833.

HEAD OFFICE, - - - TORONTO.

BOARD OF DIRECTORS:

JOHN MORISON,	- - -	Governor.
H. R. FORBES,	- - -	Deputy Governor.
Henry Taylor,	- - -	John McLennan.
Hon. W. Cayley,	- - -	H. S. Northrop,
George Boyd,	- - -	John Y. Reid,
	- - -	John Leys.
SILAS P. WOOD,	- - -	Secretary.
H. A. HOLDEN,	- - -	Resident Agent, Montreal.

**THE CITY OF LONDON
FIRE INSURANCE CO'Y,
OF LONDON, ENGLAND.**

CAPITAL, - - - \$10,000,000.

Insurances effected at lowest current rates.

HEAD OFFICE FOR PROVINCE OF QUEBEC:

53 & 55 St. Francois Xavier St., Montreal.

W. R. OSWALD, General Agent.

Active and Reliable Agents wanted in unrepresented districts.

**NATIONAL ASSURANCE CO.
OF IRELAND.****FIRE INSURANCE.**

Incorporated by Royal Charter, 1822.

CAPITAL - - - £1,000,000 Sterling.

79 St. Francois-Xavier Street, Montreal.

**SCOTT & BOULT,
CHIEF AGENTS FOR DOMINION.****COMMERCIAL UNION
ASSURANCE CO.
OF LONDON, ENGLAND.**

CAPITAL, . . £2,500,000 Sterling.

MONTREAL, 64 ST. FRANCOIS XAVIER ST.

FRED. COLE, General Agent.

THE ROYAL CANADIAN**FIRE AND MARINE INSURANCE CO.**

President,	-	ANDREW ROBERTSON, Esq.
Vice-President,	-	Hon. J. R. THIBAudeau,
ARTHUR GAGNON,	-	JAMES DAVISON,
Secretary-Treas.	-	Manager.

Head Office:—160 St. James Street, Montreal,
J. E. DROLET, Agent for City and District.