

DEAR SIR,—

The within report on pages 2, 4, 6, 8, 10 and 11 contains a summary of the Company's business, together with a copy of the Abstract Statement and Capital Account for the year 1895. We trust you will read and examine it most carefully, and hope every member will attend the Annual Meeting of the Company, to be held in the Town Hall, Napanee, on

Saturday, 25th January, 1896,

At the hour of 1 p.m., for receiving the Annual Report and Election of two Directors and transacting the important business of the Company in the interest of every policy holder that requires their attendance.

By order of the Board.

M. C. BOGART, S.c.-Treas.

Napanee, January 10th, 1896.

REAL ESTATE AND INSURANCE.

FARMS FOR SALE AND TO RENT.

158 Acres, Parts Lot 1 and 2,	1st Concession	Ernesttown.
100 " " 8	3d	Richmond.
150 " " 26	4th	" "
67 " " 6	5th	" "
93 " " 3	2d	" "
100 " " 8	2d	" "
350 " " 17, 18 and 19,	8th	" "
200 " " 22	2d	Fredericksburgh.
125 " " 24	4th	" "
75 " " 13	1st	" "
102 " " 8	2d	" "
2 Lots in City of Brandon.		

Several farms in Northwest, and fine farms with excellent improvements near Napanee, not especially advertised.

Stores and dwellings in town for sale or rent.

The above farms are for sale on the most advantageous terms of payment. Manitoba farms and city lots exchanged for town and country property.

Money to loan ; Company and private funds at 5, 5½ and 6 per cent. and loans negotiated ; Rents collected and properties looked after.

Fire and Life Insurance in Stock and Mutual Companies, Conveyancing.

Apply to M. C. BOGART, Dundas st., Napanee.