

**INSURANCE ROYAL COMPANY.**

**GENERAL RESOURCES.**  
 CAPITAL  
**\$10,000,000**  
 INVESTED FUNDS,  
**\$28,000,000.**  
 SURPLUS OVER LIABILITIES.  
**\$9,616,424.**  
 SHAREHOLDERS LIABILITY UNLIMITED.



**CANADIAN POLICY-HOLDERS**  
 SECURED BY  
**\$800,000**  
 DEPOSITED WITH GOVERNMENT  
 IN ADDITION TO OTHER  
 DOMINION INVESTMENTS.  
 CANADIAN PREMIUMS  
 EXCEED  
**\$600,000.**  
**RATES MODERATE.**  
 LOSSES EQUITABLY ADJUSTED  
 — AND —  
 PROMPTLY PAID.

**CANADA LIFE ASSURANCE COMPANY**  
 — ESTABLISHED 1847 —

**HEAD OFFICE, - - - HAMILTON, ONTARIO.**

*Capital and Funds, about - - \$7,000,000. Annual Income over - \$1,200,000.*

- A. G. RAMSAY, Pres't.**                      **R. HILLS, Secretary.**                      **ALEX. RAMSAY, Superintendent.**  
**J. W. MARLING, Manager Province of Quebec, 180 St. James St., Montreal.**  
**J. D. HENDERSON, Agent, Toronto.**  
**D. MACCARVEY, Secretary, P. McLARREN, Gen. Agent, Maritime Provinces Branch, Halifax, N.S.**  
**GEO. A. COX, General Agent, Eastern Ontario Branch, Peterboro.**  
**W. L. HUTTON, General Agent, Manitoba Branch, Winnipeg.**

**The Ontario Mutual Life Assurance Co's**  
 HEAD OFFICE, WATERLOO, ONTARIO.

**DOMINION DEPOSIT - - - \$100,000.**

The only purely Mutual Life Company in Canada.

Total number of Policies in force, Dec. 31, 1883, **5,241** | Covering Assurance to the Amount of - **\$6,572,719.71.**  
 Total Net Assets - **\$525,939.42.** | Net reserve to credit of policy-holders **\$482,177.47.** | Surplus, **\$43,761.95.**

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 **\$533,705.55** !!

- I. E. BOWMAN, President.**                      **W. HENDRY, Manager.**                      **W. H. RIDDELL, Secretary.**

**CONFEDERATION LIFE ASSOCIATION.**

HEAD OFFICE, TORONTO, ONT.                      A HOME COMPANY.

GUARANTEE CAPITAL, **\$1,000,000.**                      GOVERNMENT DEPOSIT, **\$86,300.**                      CAPITAL AND ASSETS, 31st December, 1883, **\$2,152,728.38**

Confines itself to Legitimate Life Insurance. Affords Security to Policy Holders, unsurpassed by any other Company.

The system of Distribution of surplus employed by this Association secures, with other advantages, the following:

- 1st. It avoids the weakening effect of paying too large profits in the early years of the policy, and the consequent inability to do justice, as the policy becomes older.
- 2nd. It strengthens the position of the Association, and consequently the security to the policy-holders.
- 3rd. It secures an increase in profits from year to year, and an equal share to each kind of policy.
- 4th. It does away with the objection, "that endowment and limited payment policies are taxed for the special benefit of ordinary life policies."

**Policies Non-Forfeitable after Two Years, and Indisputable after Three Years.**

- Rev. Sr W. P. HOWLAND, C.B., K.C., M.G., President.**                      **J. K. MACDONALD, Managing Director**  
**MAJOB J. MACGREGOR GRANT, St. John, Manager for New Brunswick.**                      **AUGUSTUS ALLISON, Halifax, Manager for Nova Scotia.**  
**H. J. JOHNSTON, Montreal, Manager for the Province of Quebec.**