

ROYAL INSURANCE CO.

LARGEST FIRE OFFICE IN THE WORLD.

Unlimited Liability.
Absolute Security.

Every description of property insured at moderate rates of premium.

Represented throughout the Dominion.

Head Office for Canada, Royal Insurance Building, MONTREAL.

W. TATLEY, Manager,
GEO. SIMPSON, Asst. Man.

The Mutual Life Insurance Co.

of NEW YORK.

Richard A. McCurdy, President.

Statement for the year ending December 31st, 1895.

Assets.....	\$221,213,725 38
Liabilities.....	194,847,157 58
Surplus.....	\$26,866,563 75
Total Income.....	\$48,597,430 51
Total Paid Policy-holders in 1895.....	\$23,126,728 45
Insurance and Annuities in force.....	\$899,074,453 78
Net gain in 1895.....	\$61,647,645 36

Note—Insurance merely written is discarded from this Statement as wholly misleading, and only insurance actually issued and paid for in cash is included.

Paid to Policy-holders since organization. } ...\$411,567,625 79

ROBERT A. GRANNISS, Vice-President.

WALTER R. GILLETTE, ... General Manager
ISAAC F. LLOYD, ... 2nd Vice-President
FREDERIC CHOWNELL, ... Treasurer
EMORY McCINTOCK, ... Actuary

The Canada Accident Assurance Company,

HEAD OFFICE:
1740 NOTRE DAME STREET, MONTREAL,
Re-insurers of

THE MUTUAL ACCIDENT ASSOCIATION Ltd. (being the Accident Department of THE PALATINE INSURANCE CO., Limited, of Manchester England), THE CITIZENS INSURANCE COMPANY OF CANADA Accident Branch, and THE SUN LIFE ASSURANCE COMPANY. Accident Branch.

ACCIDENT, EMPLOYERS' LIABILITY, PLATE GLASS.

T. H. HUDSON, Manager for Canada.

ALLIANCE Assurance Company,

HEAD OFFICE:

BARTHOLOMEW LANE, LONDON, ENG.

CAPITAL AND FUNDS \$42,000,000

Canadian Branch:

157 St. James Street, MONTREAL.

G. H. M. HENRY, Manager.

NEW YORK LIFE INSURANCE COMPANY.

JOHN A. McCALL, President.

DECEMBER 31st, 1895.

Total Assets, - \$174,791,990.
Actual Surplus, - \$21,038,677
Insurance in Force, \$800,000,000

CANADIAN BUSINESS:

Assets in Canada.....\$3,620,874 | Surplus Assets.....\$ 613,010
Liabilities.....5,231,863 | Insurance in Force ...29,600,349

DAVID BURKE,

Company's Building. GENERAL MANAGER MONTREAL, P.Q.

The Federal Life Assurance Company

Head Office, HAMILTON, ONT.

POLICIES WORLD WIDE After One Year From Issue.

Capital and Assets, - \$1,000,000
Surplus to Policyholders, \$704,141.26

ACCUMULATION POLICIES.
COMPOUND INVESTMENT POLICIES.
GUARANTEED INSURANCE BONDS.

JAMES H. BEATTY, President.
DAVID DEXTER, Managing Director.

ASSESSMENT SYSTEM, MUTUAL PRINCIPLE.

Mutual Reserve Fund Life Association,

E. B. HARPER, Founder.

Home Office, cor. Broadway and Duane St., New York.

40 MILLION DOLLARS Saved in Premiums. 40

The total cost for the past 14 years for \$10,000 insurance in the MUTUAL RESERVE amounts to less than Old System Companies charge for \$4,500 at ordinary life rates—the saving in premiums being equal to a cash dividend of nearly 60 per cent.

1881. THE ELOQUENCE OF RESULTS. 1895.

No. of Policies in Force, over	100,000
Interest Income, annually, exceeds.....	\$155,000
Bi-Monthly Income exceeds.....	800,000
Reserve Emergency Fund, exceeds.....	3,633,000
Death Claims Paid, over.....	23,100,000
New Business received in 1891, over.....	81,000,000
Insurance in Force exceeds.....	20,000,000

F. A. BURNHAM, President.

D. Z. BESSETTE, General Manager Prov. Quebec.
12 PLACE D'ARMES, MONTREAL.
AGENTS WANTED.

National Assurance Co

OF IRELAND.

INCORPORATED 1822

CAPITAL.....\$5,000,000.
FIRE RESERVE.....1,500,000.
FIRE INCOME.....1,000,000.

Head Office for Canada

MATTHEW C. HINSH, Branch Manager.

Atlas Assurance Co.

OF LONDON, ENG.

FOUNDED 1806.

CAPITAL.....\$6,000,000.
FIRE RESERVE.....1,500,000.
FIRE INCOME.....1,000,000.

1735 Notre Dame Street, MONTREAL.

Active Agents Wanted.