

**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.

**ALLIANCE Assurance Company,**  
**HEAD OFFICE:**  
**BARTHOLOMEW LANE, LONDON, ENG.**  
**CAPITAL AND FUNDS \$42,000,000**  
**Canadian Branch:**  
**157 St. James Street, MONTREAL.**  
**G. H. McHENRY, Manager.**

1843.....1893  
**JUBILEE YEAR**  
 OF  
**The Mutual Life Insurance Co.**  
 of NEW YORK.

**NEW YORK LIFE INSURANCE COMPANY.**  
**JOHN A. McCALL, President.**  
 DECEMBER 31st, 1895.  
**Total Assets, - \$174,791,990.**  
**Actual Surplus, - \$24,038,677**  
**Insurance in Force, \$800,000,000**  
 CANADIAN BUSINESS:  
 Assets in Canada.....\$3,630,874 | Surplus Assets.....\$ 613,010  
 Liabilities.....3,282,863 | Insurance in Force ... 20,660,540  
**DAVID BURKE,**  
 Company's Building. GENERAL MANAGER MONTREAL, P.Q.

**Richard A. McCurdy, President.**  
 Is commemorated by the issuance of two forms of "Semi-Centennial Policies"  
**The Five Per Cent. Debenture**  
 —AND—  
**The Continuous Instalment.**  
 AGENTS FIND THESE POLICIES EASY TO PLACE BECAUSE THEY AFFORD THE BEST INSURANCE EVER OFFERED BY ANY COMPANY. FOR DETAILS ADDRESS THE COMPANY AT ITS HEAD OFFICE, NASSAU, CEDAR AND LIBERTY STREETS, NEW YORK, OR THE NEAREST GENERAL AGENT.

**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.**

**FAYETTE BROWN,**  
 General Manager,

**IMPERIAL BUILDING ::: Montreal.**

**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 Company charge for \$4,500 - not 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.....	\$135,000
1st-Monthly Income exceeds.....	\$20,000
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.....	300,000,000

  
**F. A. BURNHAM, President.**  
**D. Z. BESSETTE, General Manager Prov. Quebec.**  
**12 PLACE D'ARMES, MONTREAL.**  
**AGENTS WANTED.**

**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.**

**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 1808.  
**CAPITAL.....\$6,000,000.**  
**FIRE RESERVE..... 1,500,000.**  
**FIRE INCOME..... 1,000,000.**  
**1735 Notre Dame Street, MONTREAL.**  
**Active Agents Wanted.**