

A Home Company! Guarantee Capital, \$1,000,000.

PRESIDENT:

HON. SIR W. P. HOWLAND, C.B., K.C.M.G.

VICE-PRESIDENTS:

HON. WM. McMASTER.

WM. ELLIOTT, ESQ.

DIRECTORS:

HON. CHIEF-JUSTICE MACDONALD. W. H. BEATTY, Esq. EDWARD HOOPER, ESQ. J. HERBERT MASON, Esq. Hon. James Young. M. P. Ryan, Esq.

S. NORDHEIMER, Esq. W. H. GIBBS, Esq. A. McLean Howard, Esq. J. D. EDGAR, ESQ. WALTER S. LEE, ESQ. A. L. GOODERHAM, Esq.

MANAGING DIRECTOR:

J. K. MACDONALD.

This Distinctively Home Institution was established 15 years ago.

During this period nearly one million of dollars has been returned to the policy holders, or their representatives.

The assets accumulated during this period amount, at this date, to over \$2,000,000, and when the guarantee captital is added, forms security for policy holders to the amount of over \$3,000,000.

With December 31st, 1886, the third Quinquennium closed.

The figures preparatory to the declaration of profits are being prepared, and the result (which cannot help being most satisfactory, from the large surplus of over \$350,000), will shortly be announced.

Those contemplating insuring will do well to compare the cost in this Association with other Companies, for the above period, before insuring else-

This Association's rates are from 10 to 80 per cent. lower than in those foreign companies doing business in this country, while the profit results surpass the best of them.

Over 500 clergymen have been members of the Association since its

A special class was established for clergymen six years ago. The members participate in the division about to be made.

Write for circulars.

J. K. MACDONALD,

HEAD OFFICE, 15 TORONTO ST., TORONTO.

Managing Director.

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