

57th YEAR.

**Gore Fire Insurance Co.,**

GALT, ONT.

Losses Paid ..... \$ 1,570,312 00  
 Amount at Risk..... 11,886,801 00  
 Total Assets ..... 349,938 82

Both Cash and Mutual Plans. During 1891, '92 and '93 refunded in cash 20%, and '94 and '95 10% of all members' premiums.

President, - - - HON. JAMES YOUNG.  
 Vice-President, - - - A. WARNOCK, Esq.  
 Manager, R. S. STRONG, Galt.

—THE—

**Manchester Fire Assurance Co.**

ESTABLISHED 1824.

Assets over . . . \$12,000,000

Head Office—MANCHESTER, ENG.

J. B. MOFFAT, Manager and Secretary.

Canadian Branch Head Office—TORONTO.

JAS. BOOMER, Manager.

City Agents—Geo. Jaffray, J. M. Briggs, H. O'Hara.

The Oldest Canadian Fire Insurance Company

**Quebec . . .**

Fire Assurance Co.

Established 1818

Agents—Montreal, J. H. ROUTH &amp; SON.

Winnipeg, W. R. ALLAN.

Maritime Provinces—THOMAS A. TEMPLE, Gen'l

Agent.

Toronto, Ontario General Agent.

GEO. J. PYKE.

**PHENIX . . .**Insurance Company  
Of Brooklyn, N.Y.

L. C. CAMP, General Agent, Toronto.

**Protection = = =**

Under all circumstances is afforded by the Policies of the

LIBERAL Provisions for Incontestability;

Grace in payment of Premiums;

Extended Insurance under terms of Maine Non-Forfeiture Law.

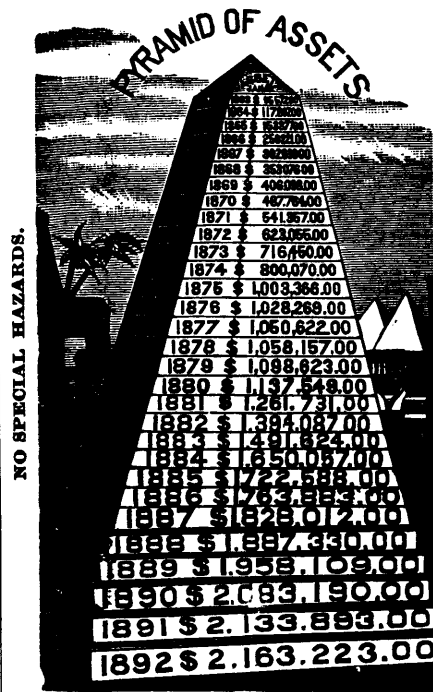
In-corporated  
1848

ISSUES AN

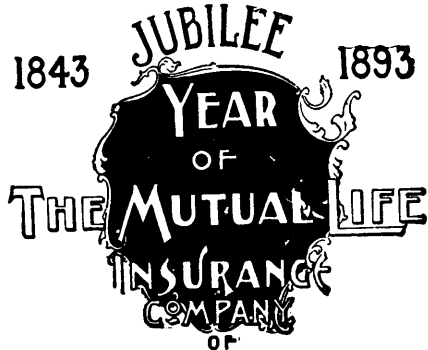
**UNION  
MUTUAL**Life Insurance  
Co., Portland,  
Maine.**Instalment Policy**

with all desirable features.

Principal Agencies in Canada—17 Toronto  
 Street, Toronto, Ont.; 162 St. James Street, Montreal;  
 103 1/2 Prince William Street, St. John, N.B.

**AGRICULTURAL INSURANCE CO'Y.**

GEO. H. MAURER, Manager,  
 59 Victoria St., Toronto.



NEW YORK

RICHARD A. M<sup>c</sup> CURDY 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.

H. K. MERRITT,

General Manager

Bank of Commerce Bldg.,  
Toronto.**WATERLOO MUTUAL FIRE INS. CO.**

ESTABLISHED IN 1863.

HEAD OFFICE, - - - WATERLOO, ONT

Total Assets 31st Dec., 1893, ..... \$349,734.71  
 Policies in force in Western Ontario over ..... 18,000

GEORGE RANDALL, JOHN SHUH,  
 President. Vice-President.

C. M. TAYLOR, JOHN KILLER,  
 Secretary. Inspector.



Incorporated by Royal Charter and Empowered by Special Act of Parliament.

**National Assurance Co.**

OF IRELAND

ESTABLISHED 1822. Head Office—No. 3 College Green, Dublin

Capital..... £1,000,000  
 Income (exceeds)..... 300,000  
 Invested Funds (exceed)..... 500,000

**THE GREAT-WEST LIFE ASSURANCE CO.**

HEAD OFFICE: WINNIPEG

A. MACDONALD, President. J. H. BROCK, Managing Director.

Subscribed Capital... \$400,000 00 Government Deposit... \$56,000 00  
 Paid-up Capital ..... 100,000 00 Reserve ..... 113,117 05  
 Business in force Dec. 31st, 1893, \$2,268,000 00  
 " " " 1894, \$4,239,050 00

The attention of the insuring public and live progressive agents is called to the following reasons for selecting this company:

**First**—It is the only Canadian company that has from its inception given its policyholders the security of a four per cent. reserve; all others without exception reserving on a lower standard.

**Second**—The policy contract is as liberal as any issued. No restriction as to residence, travel or occupation, and incontestable after one year.

**Third**—The premium rates are low and the cost to the policyholder is certain to be less than in any other company because a better rate of interest can be earned in the west than at the home of any other company.

**Fourth**—Every desirable plan of insurance is issued from the low-priced "PAY AS YOU GO" plan to the shortest single premium endowment.

Agents Wanted in Unrepresented Districts

**Excelsior Life Insurance Co.**

INCORPORATED 1889.

Head Office—Cor. Adelaide &amp; Victoria Sts., Toronto, Can.

Total Assets, - - - \$400,000.

Most attractive plans of insurance in existence. Coupon Annuity Bonds on life and endowment plans. Endowment Policies at Life Rates. Half Premium Policies. Policies also issued on all other approved plans. Write for particulars before insuring elsewhere.

● RELIABLE AGENTS WANTED ●

E. MARSHALL, Secretary,

E. F. CLARKE, M'n'g Director.

**The Mercantile . . .**

Incorporated 1875.

HEAD OFFICE,

Waterloo, Ont.

**Fire Insurance Co.**

Losses promptly adjusted and paid . . . Subscribed Capital, \$200,000.00  
 Deposited with Dom'n Gov't, 50,075.76

I. E. BOWMAN, President.  
 JOHN SHUH, Vice-President.  
 JAMES LOCKIE, Secretary.  
 T. A. GALE, Inspector.

The business for the past 18 years has been:

Premiums rec'd . \$1,365,649.37  
 Losses Paid - - - 741,940.69

**Economical Mutual**

Established 1870.

Fire Insurance Co. OF BERLIN

Head Office, Berlin, Ont.

**Mutual and Cash Systems.**

Total Assets, Jan. 1, 1894... \$378,539  
 Amount at Risk ..... \$8,600,000

HUGO KRANZ, Manager.

JOHN FENNELL, President.

GEORGE LANG, Vice-President.

H. ORLSCHLAGER, Inspector.