

There is No Doubt

But some lives are better risks than others. If you are a first-class risk, why not be classed with the best risks by insuring in

The Temperance and General Life Assurance Company?

It is the Company in which the best risks insure.

See its record in OUR ADVOCATE, which will be sent on application.

HON. G. W. ROSS, President.

H. SUTHERLAND, Managing Director.

HEAD OFFICE—Globe Building, Toronto.

FEDERAL LIFE

Assurance Company

HEAD OFFICE:
Hamilton, Ont.



Capital and Assets,
\$1,119,576.90

Surplus Security,
\$703,955.02

Accumulation Policies.
Guaranteed 4% Insurance Bonds
AND ALL OTHER

Desirable Forms of Insurance.

JAMES H. BEATTY, President.

DAVID DEXTER, Managing Director

The Ontario Mutual Life

HEAD OFFICE, - WATERLOO, ONT.

Since its organization in 1870, this Company has received in premiums from its policyholders	\$6,261,576.67
IT HAS PAID:—In Death and Endowment claims - - - -	\$1,538,776.40
In Cash Surplus to members - - - -	712,690.34
In Cash Surrender Values to members - - - -	501,476.02
And it holds (Dec. 31st, 1896), for the security of its policyholders, assets amounting to - - -	3,404,907.69
	6,157,850.45
	\$103,726.22

So that it has expended in management out of the direct payments of its members only \$103,726.22, or **One and Six-tenths per cent.** of the Cash premiums received **in 27 years.**

Its Interest Income in 1896 exceeded its Total Expenses by - - **\$88,227.00**

Agricultural College,

GUELPH.

Full course of lectures with practical instruction, at very small cost, in Agriculture, Live Stock, Dairying, Poultry Management, Bee-Keeping, Veterinary Science, Chemistry, Geology, Botany, Entomology, Bacteriology, Political Economy, English, and Mathematics. Send for circular giving full information as to course of study, cost, etc.

Guelph, 1897.

JAMES MILLS, M.A., President.