

Union Mutual Policies

Embody all that is Liberal, Desirable, Valuable, in the present advanced knowledge of Life Insurance.

Some Values
Cash,
Loan,
Paid-up
Insurance,
Extension of
Insurance
by the Maine
Non-
Forfeiture
Law.

**UNION
MUTUAL
LIFE**

Insurance Co.,
Portland,
Maine.
Incorporated 1848

Principal Plans:
Life,
Limited
Payment,
Endowment,
Tontine,
Annual
Dividend
or
Renewable
Term.

FRED. E. RICHARDS
President.

ARTHUR L. BATES
Vice-President.

Active Agents always wanted.

Address, HENRI E. MORIN, Chief Agent for Canada
151 St. James Street, Montreal, Canada.

—THE—

Manchester Fire Assurance Co.

ESTABLISHED 1824.

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

Head Office—MANCHESTER ENG.

WILLIAM LEWIS, Manager and Secretary.

Canadian Branch Head Office—TORONTO.

JAS. BOOMER, Manager.

R. P. TEMPLETON, Asst. Manager.

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

The Canada Accident Assurance Co.

Head Office, MONTREAL.

A Canadian Company for Canadian Business.
ACCIDENT and PLATE GLASS.

Surplus 50% of Paid-up Capital above all liabilities
—Including Capital Stock.

T. H. HUDSON, Manager.
R. WILSON SMITH, President
Toronto Agts.—Medland & Jones, Mail Bldg.

**Millers' and Manufacturers' Ins. Co.
STOCK AND MUTUAL**

The general annual meeting of the members and shareholders of this company will be held on FRIDAY, 10th Day of FEBRUARY, 1899, at their offices, 32 Church street, Toronto, at the hour of 2 o'clock p.m., for the Election of Directors for the ensuing year, and the transaction of other business relating to the management of the company. By order.
HUGH SCOTT, Mgr. and Sec'y.
Toronto, Jan'y 27th, 1899.

Notice**QUEEN CITY FIRE INSURANCE CO'Y**

The annual general meeting of this company will be held, pursuant to the Act of Incorporation, on SATURDAY, the 19th Day of FEBRUARY, 1899, at 1 o'clock p.m., at the company's office, 32 Church street, Toronto. By order.

THOMAS WALMSLEY, Secretary.
Toronto, Jan'y 27th, 1899.

Notice**Hand-in-Hand Insurance Co'y
MUTUAL AND STOCK**

The general annual meeting of the members and shareholders of this company will be held on SATURDAY, the 14th Day of FEBRUARY, 1899, at 12 o'clock noon, at the offices, 32 Church street, Toronto, for the Election of Directors for the ensuing year and the transaction of other business relating to the management of the company. By order.
HUGH SCOTT, Mgr. and Sec'y.
Toronto, Jan'y 27th, 1899.

Notice**The Fire Insurance Exchange Corporation.
Stock and Mutual.**

The general annual meeting of the members and shareholders of this corporation will be held on MONDAY, 20th Day of FEBRUARY, 1899, at the offices 32 Church street, Toronto, at 3:30 o'clock p.m., for the Election of Directors for the ensuing year, and the transaction of other business relating to the management of the company. By order.
HUGH SCOTT, Mgr. and Sec'y.
Toronto, Jan'y 27th, 1899.

ESTAB-
LISHED
1824



Alliance
Assurance
Company
OF
LONDON.
ENG.

CAPITAL, \$25,000,000.

CANADIAN HEAD OFFICE, - - MONTREAL

P. M. WICKHAM, Manager.

GEO. McMURRICH, Act., Toronto.

FREDERICK T. BRYERS, Inspector.

**Extended
Insurance**

IS granted by the Unconditional Accumulative Policy of the Confederation Life Ass'n. Under this provision the full amount of the policy is, in the event of the non-payment of the third or any subsequent premium, extended as a term insurance, and the policy-holder is held fully covered for the full face value of the policy for a term of years definitely stated therein.

Paid-up and Cash Values are also guaranteed.

Rates and full information sent on application to the Head Office, Toronto, or to any of the Association's Agents.

**Confederation
Life
Association**

HEAD OFFICE, TORONTO

W. C. MACDONALD, Actuary.
J. K. MACDONALD, Man. Director.

The Mercantile

FIRE INSURANCE CO.

INCORPORATED 1875

Head Office, - WATERLOO, Ontario

Subscribed Capital, \$250,000 00

Deposit with Dominion Government, \$50,079 76

All Policies Guaranteed by the LONDON AND LANCASHIRE FIRE INSURANCE COMPANY with Assets of \$15,000,000.

JAMES LOCKIE, President.
JOHN SHUH, Vice-President.
ALFRED WRIGHT, Secretary.
T. A. GALE, Inspector.

**THE
Ontario
Mutual Life**

HEAD OFFICE - - WATERLOO, ONT.

HEARTY GREETINGS for past year's success—the greatest in the Company's history—are tendered to its

Policy-holders and Agents

New Business for 1898, all written in Canada—exceeds

\$3,750,000 !

Death losses and management expenses low. In every Department the Company shows

**Growth Prosperity
Stability**

—THE—

**MUTUAL LIFE INSURANCE CO.
OF NEW YORK**

RICHARD A. McCURDY, President.

Statement for the Year ending December 31st, 1897

Assets	...	\$253,786,437 66
Liabilities	...	218,278,243 07
Surplus	...	\$ 35,508,194 59

Income for 1897 ... \$54,162,608 23

Insurance and Annuities
in force ... \$936,634,496 63

TWENTY-YEAR DISTRIBUTION POLICY

on continuous life and limited payment plans affords the maximum of security at the minimum of cost.

ENDOWMENT LIFE OPTION POLICY

provides a guaranteed income, secure investment and absolute protection.

FIVE PER CENT. DEBENTURE

furnishes the best and most effective forms of indemnity and fixed annual income to survivors.

CONTINUOUS INSTALMENT POLICY

so adjusts the payment of the amount insured as to create a fixed income during the life of the beneficiary.

For detailed information concerning these exclusive forms of insurance contracts and agencies, apply to

THOMAS MERRITT, Manager,
31, 33, 35 Canadian Bank of Commerce
Building,
TORONTO, ONTARIO

WATERLOO MUTUAL FIRE INS. CO.

ESTABLISHED IN 1863.

HEAD OFFICE, - - WATERLOO, ONT.

Total Assets 31st Dec., 1898 \$349,734 71
Policies in Force in Western Ontario over 18 000 00

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

FRANK HAIGHT, Manager.
JOHN KILLER, Inspector.

**The "GORE" FIRE
INSURANCE
COMPANY**

58th Year

Head Office, GALT, ONT.

Total Losses Paid.....	\$ 1,717,550 64
Total Assets	339,109 43
Cash and Cash Assets ...	186,813 53

Both Cash and Mutual Plans

PRESIDENT, - HON. JAMES YOUNG
VICE-PRESIDENT, - A. WARNOCK, Esq.
Manager, R. S. STRONG, Galt.

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

THE COMBINED

TERM AND

LIFE POLICY

PROVIDES

Guaranteed Cash Value.

Guaranteed Paid-up Value.

Guaranteed Extended Insurance.

at a lower GUARANTEED PREMIUM than
any other plan.

THE GREAT-WEST LIFE ASSURANCE CO.