HAVE YOU SEEN THE LATEST POLICY?

PLAN Tentine Annual Dividend Term

Incorporated

1848

UNION MUTUAL LIFE Renewable

Insurance Co., Portland, Maine.

Subject to the Invaluable Maine Non-Porfeiture Law contains

all. Up-to-Date Peatures

PRED. E. RICHARDS President. AR' HUR L. BATES Vice-President.

Reliable Agents always wanted. ddress, HENRI E. MORIN, Chief Agent for Canada, 151 St. James Street, Montreal, Canada.

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. Jaffray, J. M. Briggs, H. O'Hara.

Dhœnix

Established 1782.

Fire Assurance Co. Of London, Eng.

PATERSON & SON.

General Agents for Dominion Montreal, Que.

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,
R. WILSON SMITH,

President

H. HUDSON, Manager. Toronto Agts.-Medland & Jones, Mail Bldg

ALLIANCE ASS'CE CO.

OF LONDON, ENG.



CANADIAN HEAD OFFICE, MONTREAL WICKHAM, MANAGER. GEO. McMURRICH, ACT., TORONTO FREDERICK T. BRYERS, Inspector.

Extended

S 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 policyholder 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.

onfederation **Association**

HEAD OFFICE, TORONTO

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

MUTUAL LIFE INSURANCE

RICHARD A. McCURDY, President. Statement for the Year ending December

31st. 1897 ... \$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 indem-nity and fixed annual income to survivors.

CONTINUOUS INSTALMENT POLICY

so adjusts the payment of the amount naured 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, 32, 33 Canadian Bank of Commerce Building,

TORONTO, ONTARIO

WATERLOO MUTUAL FIRE INS. CO.

ESTABLISHED IN 1863.

HEAD OFFICE, WATERLOO, ONT.

Total Assets 31st Dec., 1893 \$349,784 71 Policies in Force in Western On-

tarlo over 18 000 00

GEORGE RANDALL.
President.

JOHN SHUH, Vice-President.

C. M. TAYLOR, Secretary,

JOHN KILLER, Inspector.

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

THE 1897 RECORD

THE GREAT-WEST LIFE IS UNEXCELLED!

Gain in New Business -	-	-	-	63%
Gain in Premium Income				
Gain in Interest Income				
Gain in Total Income -				
Gain in Assets	-	-	-	30%

THE GREAT-WEST LIFE ASSURANCE CO.

H. BROCK, Managing Director BOBT. YOUNG, Supt. of Agencies

A. MACDONALD, President A. JARDINE, Secretary

····· **DURING THE JUBILEE YEAR 1897**

<u>THE ONTARIO MUTUAL LIFE</u>

SHOWS

Lapsed Policies re-instated in excess of 1896, amount-3. A decrease in lapsed and surrendered policies over last

\$44,695 8414,154

846.108

4. With a larger sum at risk the Company experienced a smaller Death Loss than in '96 by.....

A year of substantial progress secured at a moderate expense, and without the aid of high pressure methods. A Policy in it Pays.

THE

Insurance Co'y

Head Office, GALT, ONT.

 Total Losses Paid
 \$ 1,717,550 64

 Total Assets
 339,109 42

 (ash and Cash Assets
 186,813 59

Both Cash and Mutual Plans

HON. JAMES YOUNG
A. WARNOCK, Esq.

Manager, R. S. STRONG, Galt.