

HAVE YOU SEEN THE LATEST AND BEST POLICY?

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Tontine  
Annual  
Dividend  
or  
Renewable  
Term  
●  
Incorporated  
1848

UNION  
MUTUAL  
LIFE

Insurance Co.,  
Portland,  
Maine.

Subject  
to the  
Invaluable  
Maine  
Non-For-  
feiture Law  
and  
contains  
all  
Up-to-Date  
Features

FRED. E. RICHARDS  
President.

ARTHUR L. BATES  
Vice-President.

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

THE . . .  
Canada Accident Assurance Co.

No. 20 St. Alexis St., cor. Notre Dame,  
MONTREAL.

A Canadian Company for  
Canadian Business

T. H. HUDSON, Manager for Canada.

MEDLAND & JONES, - Mail Building

The London Life Insurance Co.

Head Office, - London, Ont.

Authorized Capital	...	...	...	...	\$1,000,000
Subscribed Capital	...	...	...	...	250,000
Government Deposit	...	...	...	...	60,000

JOHN McCLARY, President.

A. O. JEFFERY, Vice-President.

The new policy forms of this company are models of neatness and liberality  
Money to loan at lowest current rates of interest on desirable real estate securities

JOHN G. RICHTER, Manager.

THE STEADY PROGRESS OF THE GREAT-  
WEST LIFE IS DUE TO THE FACT THAT THE  
ATTRACTIVE PLANS AND REASONABLE PRE-  
MIUM RATES, COMBINED WITH THE HIGH-  
EST STANDARD OF SECURITY TO POLICY-  
HOLDERS AND LARGE PROFIT-EARNING  
POWERS, ENABLE ITS AGENTS TO READILY  
SECURE APPLICATIONS FROM THE MOST  
DESIRABLE CLASS OF INSURERS. TO ENER-  
GETIC AND CAPABLE CANVASSERS CERTAIN  
SUCCESS IS ASSURED.

FOR PARTICULARS AS TO TERRITORY  
AND TERMS ADDRESS,

J. H. BROCK, MANAGING DIRECTOR, WINNIPEG,  
MAN.

JAMES MCLENAGHEN, MANAGER FOR ON-  
TARIO, TORONTO, ONT.

JAMES LYSTER, MANAGER FOR QUEBEC, MON-  
TREAL, QUE.

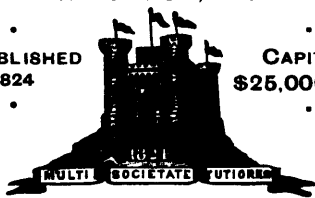
ROBERT YOUNG, MANAGER FOR MARITIME  
PROVINCES, ST. JOHN, N.B.

ALLIANCE ASS'CE CO.

OF LONDON, ENG.

ESTABLISHED  
1824

CAPITAL,  
\$25,000,000.



CANADIAN HEAD OFFICE, MONTREAL  
P. M. WICKHAM, MANAGER. GEO. McMURRICH, AGT., TORONTO  
FREDERICK T. BRYERS, Inspector.

THE  
POLICY  
ISSUED  
BY THE  
Confederation  
Life  
Association



On the Unconditional Accumu-  
lative Plan, contains but one con-  
dition, viz., that the premium shall  
be paid.

Extended Insurance is granted  
after two years.

Paid-up Policies granted after  
two years.

Cash Values granted after five  
years.

Rates and full information sent  
on application.

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

—THE—  
MUTUAL LIFE INSURANCE CO.

OF NEW YORK

RICHARD A. McCURDY, President.

Statement for the Year ending December  
31st, 1896

Assets	...	\$234,744,148	42
Liabilities	...	205,010,633	72
Surplus	...	\$29,733,514	70

Income for 1896 ... \$49,702,695 27

Insurance and Annuities  
in force ... \$918,698,338 45

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 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, 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-  
tario over ..... 18,00'

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

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

The Ontario Mutual Life

ESTABLISHED 1870

Over \$20,000,000 in Force

This Company holds its Reserve on the  
Actuaries' Table with

RESULTS  
TO POLICYHOLDERS  
UNEQUALLED

4 PER CENT. INTEREST

The Oldest, Largest, Strongest and Best Life Companies in the world are  
Mutual Companies. This Company's 20-pay Life—15 or 20 year Survivorship  
Distribution—is the most popular policy issued. Values handsome and guaranteed.  
Options many and attractive.

Board of Directors—Robert Melvin, President, Guelph; C. M. Taylor,  
1st Vice President, Waterloo; Alfred Hoskin, Q.C., 2nd Vice-President, Toronto;  
B. M. Britton, Q.C., M.P., Kingston; Francis C. Bruce, Hamilton; J. Kerr Fiskien,  
B.A., Toronto; E. P. Clement Berlin; Right Hon. Sir Wilfrid Laurier, G.C.M.G.,  
Premier, Ottawa; W. J. Kidd, B.A., Ottawa; Geo. A. Sommerville, London; James  
Fair, Clinton; Wm. Henry, Waterloo.

Officers—WM. HENRY, Manager; W. S. HODGINS, Supt. of Agencies;  
GEO. WEGENAST, Actuary; W. H. RIDDELL, Secretary.

HEAD OFFICE—WATERLOO, ONTARIO.

Economical Mutual

Established  
1870

Fire Insurance Co. of BERLIN.

Head Office, Berlin, Ontario

Mutual and Cash Systems  
Total Assets, Jan'y 1, 1896...\$ 286,118 79  
Amount at Risk..... 12,995,169 00

HUGO KRANZ, Manager.

JOHN FENNELL, President. GEORGE LANG, Vice-President  
W. H. SCHMALZ, Secretary  
A. B. POWELL,