HAVE YOU SEEN THE LATEST AND BEST POLICY?

PLAN
Tontine
Annual
Dividend
or
Renewable
Term

Incorporated
1848

UNION MUTUAL LIFE

Insurance Co.,
Portland,
Maine.

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

FRED. E. RICHARDS, President. | ARTHUR L. BATES, Vice-President.

Reliable Agents always wanted.
ddress, 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 DOMINION Life
ASSURANCE COMPANY

HEAD OFFICE, ... WATERLOO, ONT

Authorized Capital	**$1,000,000**
Gov't Deposit at Ottawa	**50,000**
Subscribed Capital	**257,600**
Paid-up Capital	**64,400**

The Dominion Life has made handsome gains in very essential feature during 1897.

It has gained in number of lives assured, 8.2 per cent.; in cash premiums, 8.5 per cent.; in number o policies, 8.6 per cent.; in amount assured, 10.5 per cent.; in interest receipts, 16.5 per cent.; in assets, 19.0 per cent.; in surplus over all liabilities, 42.2 per cent.

No Company anywhere is safer, sounder, more equitable or more favorable to the assured in all its arrangements than the Dominion Life. Call on its agent when thinking of putting on more life assurance.

AMES INNES, M.P., Pres. CHR. KUMPF, Esq., Vice-Pres
THOS. HILLIARD, Managing Director

Millers' and Manufacturers' Insurance Co.

ESTABLISHED 1885.

Head Office,
Queen City Chambers, Church Street, Toronto.

DIRECTORS:
JAS. GOLDIE, Pres. J. L. SPINK, Vice-Pres.
THOS. WALMSLEY, Treas. HUGH SCOTT, Mgr. and Sec.
Adam Austin, Inspector.

This Company was organized in 1885, specially for the purpose of insuring manufacturing industries, warehouses and contents.

The primary object being to give protection against loss by fire at a minimum cost consistent with absolute security.

The system adopted has been to inspect all risk before acceptance and fix the rate to be exacted equitably in accordance with the hazard assumed.

Assurers with this company have made a saving, upwards of $108,000.00 on the current rates charged, in addition to which, on the rates exacted by us, dividends have been declared to policy-holders amounting to over $24,000.00, together, making the very substantial sum of over $132,000.00 that our policy-holders have saved during the eleven years we have been in operation.

As no canvassers areemployed dealing directly with the assured, those desiring to avail themselves of the advantages thus offered will please address

Millers' and Manufacturers' Insurance Co..
32 Church Street, Toronto, On

ESTABLISHED 1824

Alliance Assurance Company
OF LONDON, ENG.

MULTI SOCIETATE TUTIORES

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 Governm't, $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.

Ontario Mutual Life

Year.	Income.	Assets.
1877	$ 55,320	$ 110,210
1887	352,925	1,089,500
1897	819,980	3,741,400

Policies in Force.............$22,000,000

BOARD OF DIRECTORS
ROBERT MELVIN, - President.
C. M. Taylor, - - - 1st Vice-President.
Alfred Hoskin, Q.C., - - 2nd Vice-President
Rt. Hon. Sir Wilfrid Laurier, G.C.M.G., Premier of Canada.
Francis C. Bruce, E. P. Clement,
B. M. Britton, Q.C., M.P., W. J. Kidd, B.A.,
J. Kerr Fisken, B.A., Geo. A. Somerville,
ames Fair.

GEO. WEGENAST, Manager **W. H. RIDDELL, Secretary.**

—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, 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 ....$349,734 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 42**
Cash and Cash Assets	**186,813 52**

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.