57th YEAR.

Gore Fire Insurance Co.,

GALT, ONT.

Both Cash and Mutual Plans. During 1891, '92 and 93 refunded in cash 20%, and '94 and 95 10% of all members' premiums.

President, - - Hon. James Young. Vice-President, - A. Warnock, Esq.

Manager, R. S. STRONG, Galt.

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 Oldest Canadian Fire Insurance Company

Ouebec . . .

Fire Assurance Co.

Established 1818

Agents—Montreal, J. H. ROUTH & SON.
Winnipeg, W. R. ALLAN.
Maritime Provinces—THOMAS A. TEMPLE, Gen'l
Agent.
Toronto, Ontario General Agent.
GEO. J. PYKE.

PHENIX.

Insurance Company Of Brooklyn, N.Y.

L. C. CAMP, General Agent, Toronto.

Protection = = =

Under all circumstances is afforded by the Policies of the

LIBERAL Pro-visions for Incon-testability;

Grace in payment of Premiums;

Extended Insur-ance under terms of Maine Non-For-feiture Law.

Incorporated

UNION

Co., Portland, Maine.

ISSUES AN

1848

Instalment Policy

with all desirable features.

Principal Agencies in Canada-17 Toronto Street, Toronto, Ont.; 162 St. James Street, Montreal 1031 Prince William Street, St. John, N.B.

AGRICULTURAL INSURANCE CO'Y.



GEO. H.; MAURER, Manager, 59 Victoria St., Toronto

OF NEW YORK

RICHARD A. McCURDY, President.

Statement for the Year ending December 31st, 1895

Assets \$221,213,721 33 Liabilities... 194,347,157 58 Surplus \$26,866,563 75

Total Income \$48,597,430 51

Total paid Policyholders

in 1895 ... \$23,126,728 45

Insurance and Annuities

in force ... \$899,074,453 78 Net gain in 1895 ... \$61,647,645 36

Note—Insurance merely written is discarded from this Statement as wholly misleading, and only insur-ance actually issued and paid for in cash is included.

Paid to Policyholders since Organization \$411,567,625 79

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.

GEORGE RANDALL, JOHN SHUH, Vice-President

C. M. TAYLOR, Secretary.

JOHN KILLER. Inspector

The London Life Insurance Co.

Head Office, - London, Ont.

Authorized Capital \$1,000,000 Subscribed Capital 250,000 60.000 Government Deposit

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 more liberal a Policy is made, consistent with safety, the more Policies are likely to be issued. And this the Great-West folks seem to believe."—Vide Monetary Times, April 17th, 1896.

THE ABOVE UNDOUBTEDLY REFERS TO THE

WHICH GIVES TO POLICY-HOLDERS:

The Largest Cash Value, The Largest Guarantee Loan Value, The Largest Guarantee Paid-up Insurance. Freedom from restriction as to residence or occupation.

All these guarantees are backed by a Reserve calculated on the 4% basis—The GREAT-WEST LIFE being the first and only Canadian Company that has, from its inception, provided this security for its Policy-holders. What takes well with the insuring public is a good thing for Agents to have.

For particulars as to territory and terms address,

JAMES LYSTER, Manager for Quebec,

Mechanics' Institute Building, Montreal, Que.

JAMES McLENAGHEN, Resident Director, Ontario,

12 King Street East, Toronto, Ont

Excelsion Life Insurance Co. INCORPORATED 1889.

Head Office—Cor. Adelaide & Victoria Sts., Toronto, Can. Total Assets, \$400,000.

Most attractive plans of insurance in existence. Coupon Annuity Bonds on life and endowment plans. Endowment Policies at Life Rates. Half Premium Policies. Policies also issued on all other approved plans. Write for particulars before insuring elsewhere. • RELIABLE AGENTS WANTED

E. MARSHALL, Secretary,

E. F. CLARKE, M'n' Director

SURANCE CO. Head Office, WATERLOO, Ontario

Subscribed Capital, \$200,000 00 Deposit with Dominion Gov't, \$50,079 76

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

WM. A. SIMS, President.
JAMES LOCKIE, Managing Director.

Economical Mutual

Established Fire Insurance Co. Of BERLIN.

Head Office, Berlin, Ontario

HUGO KRANZ, Manager.

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