HAVE YOU SEEN THE LATEST POLICY?

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Renewable Term •

Incorporated1848

FRED. E. RICHARDS President.

IINION MUTUAL LIFE

Insurance Co. Portland, Maine.

Subject to the Invaluable Maine Non-Porfeiture Law and contains Up-to-Date **Features**

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Reliable Agents always wanted.

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Manchester Fire Assurance Co.

ESTABLISHED 1824.

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

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

A Canadian Company for Canadian Business

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Alliance Ass'ce Co. OF LONDON, ENG.



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On the Unconditional Accumulative Plan, contains but one condition, 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

Rates and full information sent on application.

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

MUTUAL LIFE INSURANCI

RICHARD A. McCURDY, President.

Statement for the Year ending December 31st. 1895

... ... \$221,213,721 33 Assets ... 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, JO**N SHUH, Vice-President

C. M. TAYLOR, Secretary.

JOHN KILLER, Inspector

The London Life Insurance Co.

Head Office, - London, Ont.

Authorized Capital \$1,000,000 250,000 Subscribed Capital ••• ... ••• ... 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
J. H. BROCK, Managing Director, Winnipeg, Man.

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 Annulty 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'z Director.

INCORPORATED 1875

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.

JOHN SHUH, Vice-President. T. A. GALE, Inspector.

Economical Mutual

Established Fire Insurance Co. BERLIN.

Head Office, Berlin, Ontario

Mutual and Cash Systems Total Assets, Jan'y 1, 1896...\$ 313,998 36 Amount at Risk................................ 12,966,291 18

HUGO KRANZ, Manager.

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