HAVE YOU SEEN THE LATEST POLICY?

PLAN Tontine Annual Dividend

Renewable Term

Incorporated 1848

FRED. E. RICHARDS President.

UNION MUTUAL

Insurance Co., Portland. Maine.

Subject Invaluable Maine Non-Porfeiture Lew and contains all Up-to-Date Peatures

AR' HUR 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.

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Ratablished 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, Manager.

R. WILSON SMITH Toronto Agts.—Medland & Jones, Mail Bldg.

ALLIANCE ASS'CE CO. OF LONDON, ENG.

ESTARI ISHED CAPITAL, 1824



CANADIAN HEAD OFFICE, MONTREAL M. WIOKHAM, MANAGER. CEO. 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 guar-

Rates and full information sent on application to the Head Office, Toronto, or to any of the Association's Agents.

onfederation **Association**

J. K. MACDONALD, Man. Director

MUTUAL LIFE INSURANCE CO.

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 nsured 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.

- - WATERLOO, ONT. HEAD OFFICE,

Total Assets 31st Dec., 1893 Policies in Force in Western On-.... 8349,784 71 tario over 18 000 00

GEORGE RANDALL, President.

JOHN SHUH, Vice-President.

C. M. TAYLOR, Secretary

JOHN KILLER, Inspector.

\$46,108

The Mercantile Fire Insurance Co.

INCORPORATED 1875

Head Office.

WATERLOO, Ontario

Subscribed Capital, \$350,000 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	-	-	-	30%
Gain in	Interest Income	•	-	-	48%
Gain in	Total Income -	_	_	-	31%
	Assets				

THE GREAT-WEST LIFE ASSURANCE CO.

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

A. MACDONALD, President A. JARDINE, Secretary

DURING THE JUBILEE **YEAR 1897**

THE ONTARIO MUTUAL LIFE

SHOWS

- Lapsed Policies re-instated in excess of 1896, amount-844.695

3. A decrease in lapsed and surrendered policies over last year 8414.154 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 66

Insurance Co'y Head Office, GALT, ONT.

Total Assets Cash and C

Both Cash and Mutual Plans

President, - - - HON. JAMES YOUNG VICE-PRESIDENT, - - A. WARNOCK, Esq.

Manager, R. S. STRONG, Galt.