

57th YEAR.

**Gore Fire Insurance Co.,**

GALT, ONT.

Losses Paid ..... \$ 1,570,312 00  
 Amount at Risk ..... 11,886,801 00  
 Total Assets ..... 349,938 82

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.

—THE—

**Manchester Fire Assurance Co.**

ESTABLISHED 1824.

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

Head Office—MANCHESTER, ENG.

J. B. MOFFAT, 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

**Quebec . . .**

Fire Assurance Co.

Established 1818

Agents—Montreal, J. H. ROUTH &amp; 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. G. 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.

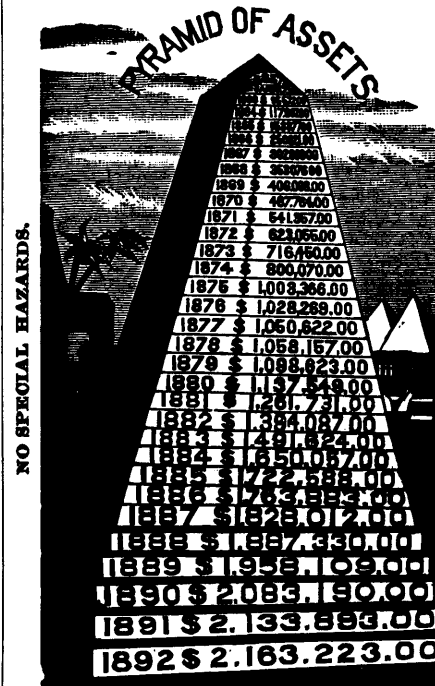
In-  
corporated  
1848**UNION  
MUTUAL**Life Insurance  
Co., Portland,  
Maine.

ISSUES AN

**Instalment Policy**

with all desirable features.

Principal Agencies in Canada—17 Toronto  
 Street, Toronto, Ont.; 168 St. James Street, Montreal  
 103 Prince William Street, St. John, N.B.

**AGRICULTURAL INSURANCE CO'Y.**

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

**MUTUAL LIFE INSURANCE CO.  
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

ROBERT A. GRANNISS, Vice-President

WALTER R. GILLETTE, - General Manager  
 ISAAC F. LLOYD, - 2nd Vice-President  
 FREDERIC CROMWELL, - Treasurer  
 EMORY MCCLINTOCK, - Actuary

**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 On-  
 tario over ..... 18,000

GEORGE RANDALL, JOHN SHUH,  
 President. Vice-President

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

Incorporated by Royal Charter and Empowered by Special Act of Parliament.

**National Assurance Co.**

OF IRELAND

ESTABLISHED 1822. Head Office—No. 3 College Green, Dublin

Capital ..... £1,000,000  
 Income (exceeds) ..... 300,000  
 Invested Funds (exceed) ..... 500,000

**THE GREAT-WEST LIFE ASSURANCE CO.**

HEAD OFFICE: WINNIPEG

A. MACDONALD, President. J. H. BROCK, Managing Director.

Subscribed Capital... \$400,000 00 Government Deposit... \$56,000 00  
 Paid-up Capital ..... 100,000 00 Reserve ..... 113,117 05

The attention of the insuring public and live progressive agents is called to the following reasons for selecting this company:

**First**—It is the only Canadian company that has from its inception given its policyholders the security of a four per cent. reserve; all others without exception reserving on a lower standard.

**Second**—The policy contract is as liberal as any issued. No restriction as to residence, travel or occupation, and incontestable after one year.

**Third**—The premium rates are low and the cost to the policyholder is certain to be less than in any other company because a better rate of interest can be earned in the west than at the home of any other company.

**Fourth**—Every desirable plan of insurance is issued from the low-priced PAY AS YOU GO plan to the shortest single premium endowment.

Agents Wanted in Unrepresented Districts

**Excelsior Life Insurance Co.**

INCORPORATED 1839.

Head Office—Cor. Adelaide &amp; 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'g Director.

**THE MERCANTILE FIRE  
INSURANCE CO.**

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. JOHN SHUH, Vice-President.  
 JAMES LOCKIE, Managing Director. T. A. GALE, Inspector.

**Economical Mutual**

Established 1870. Fire Insurance Co. OF BERLIN

Head Office, Berlin, Ont.

Mutual and Cash Systems.

Total Assets, Jan. 1, 1894... \$378,530  
 Amount at Risk ..... \$8,600,000

HUGO KRANZ, Manager.

JOHN FENNELL, President.

GEORGE LANG, Vice-President.

H. OELSCHLAGER, Inspector.