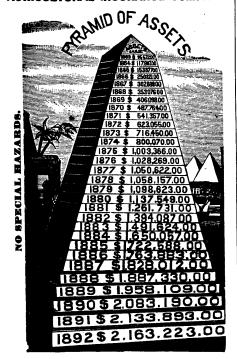
Insurance.

#### AGRICULTUKAL INSURANCE COMPANY.



GEO. H. MAUREB, Manager, Freehold Building, Victoria St., Toronto.

#### UNION MUTUAL LIFE INS. CO'Y. PORTLAND, MAINE.

1848. Incorporated FRED. E. RICHARDS, - - - - ARTHUR L. BATES, - - - - J. FRANK LANG, - - - - -President.Vice-President.Secretary.

For Forty-three years, the Union Mutual has been engaged in the business of Life Insurance. During that period it has issued more than One Handred Thousand Policies, aggregating in Insurance more than Two Hundred Millions of Dollars. It has paid to its Policy-holders and their beneficiaries more than Two Hundred Wallions of Half Millions of Dollars. To day it has more than Thirty-three Millions of Insurance in force upon its Books. It has an annual income of more than One Million Dollars and it possesses in accumulated fund for the security of its Policy holders, representing more than six years' Income.

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ESTABLISHED 1824.

Assets over \$8,000,000.

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Canadian Branch Head Office, Toronto.

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City Agents-GEO. JAFFRAY, J. M. BRIGGS, FRANK C. M. TAYLOR, Secretary,

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**NEW YORK** RICHARD A. M. CURDY PRESIDENT.

Is commemorated by the issuance of two forms of "Semi-Centennial Policies,"

#### The Five Per Cent. Debenture AND

#### The Continuous Instalment.

Agents find these policies easy to place be-cause they afford the best insurance ever offered by any company.

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TORONTO.

#### THE WATERLOO MUTUAL FIRE INS. CO.,

ESTABLISHED IN 1868.

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Total Assets Jan., 81st, 1893, \$322,892.

CHARLES HENDRY, President.

GEORGE RANDALL, Vice-President

JOHN KILLER. Inspector.

#### THEDOMINION LIFE ASSURANCE CO.

. WATERLOO, ONT.

HEAD OFFICE, WATERLOO, ONT.

Authorized Capital, \$1,000,000. Subscribed Capital, \$350,000. Paid-up Capital, \$62,500.

JAMES TROW, M.P., President. P. H. SIMS, Esq., Vice-President. THOS. HILLIARD, Managing Director.

Policies unrestricted as to travel or occupation and non-forfeiting. Agents wanted.

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MONETARY TIMES PRINTING CO.

### Comparisons Challenged.

In a pamphlet recently issued the Canada Life makes a comparison of "Expenses to income," but emits to say that the inc me credited to the Great-West Life only includes premiums on less than its first three months' business, and that the expenses named include the whole organization expenses and cost of supplies as well as the ordinary expenses.

A comparative ratio, interesting particularly to new insurants, is published in "The Life Insurance Policy-holders Pocket Index" for 1893, issued by the "Spectator" Company of New York. It gives the following figures under head of "Expenses and taxes to new business": Canada Life, 5.23%, The Great-West Life, 1.54%, and under same head, after allowing for care of old business, Canada Life, 2.73%. These figures are taken from sworn statements to Canadian Government.

If the Canada Life will consent to oven its books to an impartial competent actuary to make comparisons with the results attained by the Great-West Life for a similar period, all the expenses of such a report will be paid by this company, including the expenses of publishing it in all the leading papers.

THE OREAT-WEST LIFE ASSURANCE CO-

THE GREAT-WEST LIFE ASSURANCE CO-Hoad Office, WINNIPEG, MAN.

# THE TEMPERANCE & GENE Life Assurance Company.

HEAD OFFICE, - - Manning Arcade, TORONTO. How. GEO. W. ROSS, Minister of Education, - - - PRESIDENT, How. S. H. BLAKE, Q.O., ROBT. MoLEAN, ESQ., VICE-PRESIDENTS

Policies issued on all the best approved plans, both Level and Natural Premium. Total abstainers kept in a separate class, thereby getting the advantage of their superior longevity.

AGENTS WANTED.

H. SUTHERLAND, Madagor.

#### ANUFACTURERS LIFE INSURANCE CO.

#### RESULTS FOR 1893.

New Business Issued	<b>8,49</b> 0 210
(Increase over 1892)	407 960
Gross Cash Income	287,340
(Increase over 1892)	45,525
Assets 31st December, 1893	673,738
(Increase over 1892)	187,671
Surplus on Policyholders' Account	164,598
(Increase over 1892)	30.942
Insurance in Force 31st Dec., 1893, \$8,937,834	

HEAD OFFICE : TORONTO. GEORGE GOODERHAM PRESIDENT.

Ontario Branch Office-12 King St. E., Terente.