

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.

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 & 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.

In-
 corpo-
 rated
 1848

UNION
 MUTUAL

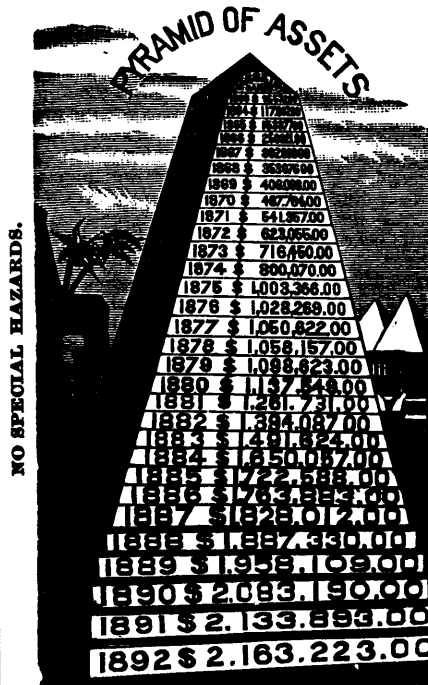
Life Insurance
 Co., Portland,
 Maine.

ISSUES AN

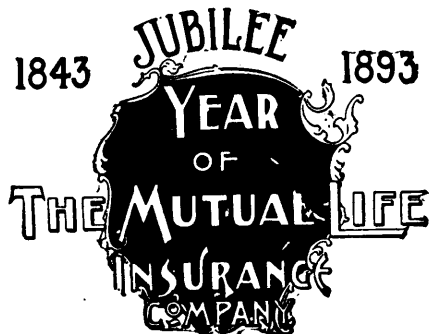
Instalment Policy

with all desirable features.

Principal Agencies in Canada—17 Toronto
 Street, Toronto, Ont.; 169 St. James Street, Montreal
 103½ Prince William Street, St. John, N.B.

AGRICULTURAL INSURANCE CO'Y.

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



RICHARD A. M. GURDY, President

Is commemorated by the issuance of two for one
 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.

For details address the company at its Head
 Office, Nassau, Cedar and Liberty Streets, New
 York, or the nearest General Agent.

H. K. MERRITT,

General Manager.

Bank of Commerce Bldg.,
 Toronto.

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 118,117 05
 Business in force Dec. 31st, 1893, \$2,268,000 00
 " " " 1894, \$4,339,050 00

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 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 insur-
 ing elsewhere.

● RELIABLE AGENTS WANTED ●
 E. MARSHALL, Secretary, E. F. CLARKE, M'n'g Director.

The Mercantile . . . Insurance Co.

Incorporated 1875.

HEAD OFFICE,
 Waterloo, Ont.

Losses promptly
 adjusted and paid . . . \$200,000.00
 Deposited with Dom'n Gov't, 50,075.76

The business for the past 18 years has
 been:
 I. E. BOWMAN, President.
 JOHN SHUH, Vice-President.
 JAMES LOCKIE, Secretary.
 T. A. GALE, Inspector.
 Premiums rec'd . . . \$1,365,649.37
 Losses Paid - - - 741,940.69

Economical Mutual

Established 1870. Fire Insurance Co. OF BERLIN

Head Office, Berlin, Ont.

Mutual and Cash Systems.

Total Assets, Jan. 1, 1894... \$378,539
 Amount at Risk \$8,600,000

HUGO KRANZ, Manager.

JOHN FENNELL, President. GEORGE LANG, Vice-President.
 H. ORLSCHLAGER, Inspector.