

**HAVE YOU SEEN THE LATEST AND BEST POLICY?**

**PLAN**  
Tontine  
Annual  
Dividend  
or  
Renewable  
Term  
●  
Incorporated  
1848

**UNION  
MUTUAL  
LIFE**

Insurance Co.,  
Portland,  
Maine.

Subject  
to the  
Invaluable  
Maine  
Non-For-  
feiture Law  
and  
contains  
all  
Up-to-Date  
Features

FRED. E. RICHARDS President. | ARTHUR L. BATES Vice-President.  
Reliable Agents always wanted.  
Address, HENRI E. MORIN, Chief Agent for Canada,  
151 St. James Street, Montreal, Canada.

**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.

**Phoenix  
Fire Assurance Co.  
Of London, Eng.**

Established 1789.

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, President.  
Toronto Agts.—Medland & Jones, Mail Bldg.

**ALLIANCE ASS'CE CO.**

OF LONDON, ENG.

ESTABLISHED  
1824

CAPITAL,  
\$25,000,000.



CANADIAN HEAD OFFICE, MONTREAL  
P. M. WICKHAM, MANAGER. GEO. McMURRISON, AGT., TORONTO  
FREDERICK T. BRYERS, Inspector.

**Extended  
Insurance**

IS 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 guaranteed.

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

**Confederation  
Life  
Association**

HEAD OFFICE, TORONTO

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

**MUTUAL LIFE INSURANCE CO.**

OF NEW YORK

RICHARD A. McCURDY, President.

Statement for the Year ending December 31st, 1896

Assets ... .. \$253,786,437 66  
Liabilities... .. 218,278,243 07  
Surplus ... .. \$ 35,508,194 59

Income for 1897 ... \$54,162,60 823

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 insured 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.

HEAD OFFICE, WATERLOO, ONT.

Total Assets 31st Dec., 1893 ..... \$349,734 71  
Policies in Force in Western Ontario over ..... 18 000 00

GEORGE RANDALL, President. | JOHN SHUH, Vice-President.  
C. M. TAYLOR, Secretary | JOHN KILLER, Inspector.

**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.  
JAMES LOCKIE, President. | JOHN SHUH, Vice-President.  
ALFRED WRIGHT, Secretary. | T. A. GALE, Inspector.

**THE 1897 RECORD  
OF  
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%
Gain in Assets	- - - -	30%

**THE GREAT-WEST LIFE ASSURANCE CO.**  
J. H. BROCK, Managing Director | A. MACDONALD, President  
ROBT. YOUNG, Supt. of Agencies | A. JARDINE, Secretary

**DURING THE JUBILEE  
YEAR 1897**

**THE ONTARIO MUTUAL LIFE**

**SHOWS**

1. The largest amount of new business ever written in any year of the Company's history ..... \$3,070,900
2. Lapsed Policies re-instated in excess of 1896, amounting to ..... \$44,695
3. A decrease in lapsed and surrendered policies over last year ..... \$414,154
4. With a larger sum at risk the Company experienced a smaller Death Loss than in '96 by ..... \$46,108
5. A year of substantial progress secured at a moderate expense, and without the aid of high pressure methods. A Policy in it Pays.

**THE "CORE" FIRE Insurance Co'y**

58th Year Head Office, GALT, ONT.

Total Losses Paid..... \$ 1,717,550 64  
Total Assets ..... 339,109 42  
Cash and Cash Assets ..... 186,813 53

Both Cash and Mutual Plans  
PRESIDENT, HON. JAMES YOUNG  
VICE-PRESIDENT, A. WARNOCK, Esq.  
Manager, R. S. STRONG, Galt.