

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.

—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.

THE o o o Canada Accident Assurance Co.

No. 20 St. Alexis St., cor. Notre Dame,
 MONTREAL.

A Canadian Company for
 Canadian Business

T. H. HUDSON, Manager for Canada.

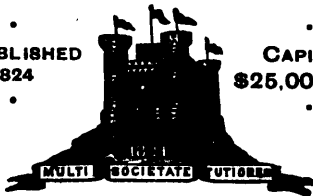
REDLAND & JONES, - Mail Building

ALLIANCE ASS'CE CO.

OF LONDON, ENG.

ESTABLISHED
 1824

CAPITAL,
 \$25,000,000.



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

THE POLICY ISSUED BY THE Confederation Life Association



On the Unconditional Accumu-
 lative Plan, contains but one con-
 dition, viz., that the premium shall
 be paid.

Extended Insurance is granted
 after two years.

Paid-up Policies granted after
 two years.

Cash Values granted after five
 years.

Rates and full information sent
 on application.

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

—THE— MUTUAL LIFE INSURANCE CO.

OF NEW YORK

RICHARD A. McCURDY, President.

Statement for the Year ending December
 31st, 1896

Assets	...	\$234,744,148 42
Liabilities	...	205,010,633 72
Surplus	...	\$29,733,514 70

Income for 1896 ... \$49,702,695 27

Insurance and Annuities
 in force ... \$918,698,338 45

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 indem-
 nity 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., 1896, \$349,734.71
 Policies in force in Western On-
 tario over 18,000

GEORGE RANDALL, JOE'N SHUH,
 President. Vice-President.

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

The Mercantile Fire Insurance Co.

INCORPORATED 1875

Head Office, - - - WATERLOO, Ontario

Subscribed Capital, \$300,000 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 STEADY PROGRESS OF THE GREAT-
 WEST LIFE IS DUE TO THE FACT THAT THE
 ATTRACTIVE PLANS AND REASONABLE PRE-
 MIUM RATES, COMBINED WITH THE HIGH-
 EST STANDARD OF SECURITY TO POLICY-
 HOLDERS AND LARGE PROFIT-EARNING
 POWERS, ENABLE ITS AGENTS TO READILY
 SECURE APPLICATIONS FROM THE MOST
 DESIRABLE CLASS OF INSURERS. TO ENER-
 GETIC AND CAPABLE CANVASSERS CERTAIN
 SUCCESS IS ASSURED.

FOR PARTICULARS AS TO TERRITORY
 AND TERMS ADDRESS,

J. H. BROCK, MANAGING DIRECTOR, WINNIPEG,
 MAN.

JAMES MOLENAGHEN, MANAGER FOR ON-
 TARIO, TORONTO, ONT.

JAMES LYSTER, MANAGER FOR QUEBEC, MON-
 TREAL, QUE.

ROBERT YOUNG, MANAGER FOR MARITIME
 PROVINCES, ST. JOHN, N.B.

Loved Ones

Not otherwise provided for
 should be protected by

Life Assurance

In a sound, well estab-
 lished, reliable and fair-
 dealing Company.

A Man may be rich and well to-day, but what of the morrow? On every
 side appear wrecks of fortune and of health, and the family of affluence to-
 day may be reduced to poverty to-morrow A policy of assurance in

The ONTARIO MUTUAL

.. LIFE ..

Payable to the wife and children, cannot be reached by any creditor, or swept away
 by financial ruin. The first and highest domestic duty is, therefore, Life In-
 surance for the protection of the home, which is par excellence

THE SANCTUARY OF FAMILY LIFE

Head Office, WATERLOO, ONT. ☞ Agencies in every City and
 Town in Canada.

Economical Mutual

Established
 1870

Fire Insurance Co. of
 BERLIN.

Head Office, Berlin, Ontario

Mutual and Cash Systems

Total Assets, Jan'y 1, 1896...\$ 286,118 79
 Amount at Risk..... 12,995,169 0

HUGO KRANZ, Manager.

JOHN FENNELL, President.

GEORGE LANG Vice-President

W. H. SCHMALZ, Secretary
 A. B. POWELL, Inspector.