57th YEAR.

Gore Fire Insurance Co.,

GALT, ÓNT.

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

uebec .

Fire Assurance Co.

Established 1818

Agenta—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 Insurance under terms of Maine Non-For-feiture Law.

Incorporated UNION

Life Insurance Co., Portland, Maine.

ISSUES AN

1848

Instalment Policy

with all desirable features.

Principal Agencies in Canada—17 Toronto Street, Toronto, Ont.; 162 St. James Street, Montreal; 103] Prince William Street, St. John, N.B.

AGRICULTURAL /INSURANCE CO'Y.



GEO. H. MAURER, Manager,

59 Victoria St., Toronto.

1893 1843 UTUAL NEW YORK

RICHARDA.M. GURDY PRESIDENT

Is commemorated by the issuance of two forms of "Semi entennial Policies."

The Five er 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.

GEORGE RANDALL, JOHN SHUH,
President. Vice-President

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



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

National Assurance

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

Income (exceeds)..... 800,000

Invested Funds (exceed) 500,000

HEAD OFFICE:

A. MACDONALD, President.

J. H. BROCK, Managing Director.

cribed Capital... \$400,000 00

Government Deposit... \$56,000 00 118,117 05

" 1894, \$4,239,050 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 dence, travel or occupation, and incontestable after one year.

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

Bourth—Every desirable plan of insurance is issued from the low-priced pay.

PAY AS YOU GO " plan to the shortest single premium endowment. Agents Wanted in Unrepresented Districts

Excelsion 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 insuring elementars. RELIABLE AGENTS WANTED

g elsewhere.

RELIABLI
E. MARSHALL, Secretary,

E. F. CLARKE, M'n'g Director.

The Mercanti

Incorporated 1875.

Waterloo, Ont. Losses promptly

adjusted and paid . .

I. E. BOWMAN, President. JOHN SHUH, Vice-President. JAMES LOCKIE, Secretary. T. A. GALE, Inspector.

Subscribed Capital, \$200,000.00 Deposited with Dom'n Gov't, 50,075.76 The business for the past 18 years has

Premiums rec'd . \$1,365,649.37 Losses Paid - - 741,940.69 741,940.69

Economical Mutual

Established Fire Insurance Co. OF BERLIN Head Office, Berlin, Ont.

Mutual and Cash Systems.

JOHN FENNELL, P.

Total Assets, jan. 1, 1894... \$378,589 Amount at Risk \$8,600,000

HUGO KRANE, Manager

GEORGE LANG, Vice-President H. OEI-SCHLAGER, Inspector.