

# HAVE YOU SEEN THE LATEST AND BEST POLICY?

PLAN  
Tentative  
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. Jafray, J. M. Briggs, H. O'Hara.

## The DOMINION Life ASSURANCE COMPANY

HEAD OFFICE, . . . . . WATERLOO, ONT

Authorized Capital.....\$1,000,000  
Gov't Deposit at Ottawa ..... 50,000  
Subscribed Capital..... 257,600  
Paid-up Capital ..... 64,400

The Dominion Life has made handsome gains in  
very essential feature during 1897.

It has gained in number of lives assured, 8.2 per  
cent.; in cash premiums, 8.5 per cent.; in number of  
policies, 8.6 per cent.; in amount assured, 10.6 per  
cent.; in interest receipts, 16.5 per cent.; in assets, 19.0  
per cent.; in surplus over all liabilities, 42.3 per cent.

No Company anywhere is safer, sounder, more  
equitable or more favorable to the assured in all its ar-  
rangements than the Dominion Life. Call on its agent  
when thinking of putting on more life assurance.

AMES INNES, M.P., Pres. CHR. KUMPF, Esq., Vice-Pres  
THOS. HILLIARD, Managing Director

## Millers' and Manufacturers' Insurance Co.

ESTABLISHED  
1885.

Head Office,  
Queen City Chambers, Church  
Street, Toronto.

DIRECTORS:  
JAS. GOLDIE, Pres. J. L. SPINK, Vice-Pres.  
THOS. WALMSLEY, Treas. HUGH SCOTT, Mgr. and Sec.  
Adam Austin, Inspector.

This Company was organized in 1885, specially for  
the purpose of insuring manufacturing industries, ware-  
houses and contents.

The primary object being to give protection against  
loss by fire at a minimum cost consistent with absolute  
security.

The system adopted has been to inspect all risk  
before acceptance and fix the rate to be exacted equi-  
tably in accordance with the hazard assumed.

Assurers with this company have made  
savings, upwards of \$108,000.00 on the cur-  
rent rates charged, in addition to which, on the  
amounts exacted by us, dividends have been de-  
clared to policy-holders amounting to over  
\$24,000.00, together, making the very sub-  
stantial sum of over \$132,000.00 that our  
policy-holders have saved during the eleven  
years we have been in operation.

As no canvassers are employed dealing directly  
with the assured, those desiring to avail themselves  
of the advantages thus offered will please address  
Millers' and Manufacturers' Insurance Co.,  
39 Church Street, Toronto, Ont.



**Alliance Assurance Company**  
OF LONDON, ENG.  
CAPITAL, \$25,000,000.  
CANADIAN HEAD OFFICE, - - MONTREAL  
P. M. WICKHAM, Manager.  
GEO. McMURRICH, Act., Toronto.  
FREDERICK T. BRYERS, Inspector.

## Extended Insurance

IS granted by the Unconditional Accumula-  
tive 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 policy-holder 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 guar-  
anteed.

Rates and full information sent on applica-  
tion 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.

## The Mercantile FIRE INSURANCE CO.

INCORPORATED 1875

Head Office, - WATERLOO, Ontario

Subscribed Capital, \$250,000 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.

## Ontario Mutual Life

| Year.     | Income.   | Assets.    |
|-----------|-----------|------------|
| 1877..... | \$ 55,320 | \$ 110,810 |
| 1887..... | 352,925   | 1,069,506  |
| 1897..... | 819,980   | 3,741,400  |

Policies in Force.....\$22,000,000

BOARD OF DIRECTORS  
ROBERT MELVIN, President.  
C. M. Taylor, 1st Vice-President.  
Alfred Hoskin, Q.C., 2nd Vice-President.  
Rt. Hon. Sir Wilfrid Laurier, G.C.M.G.,  
Premier of Canada.  
Francis C. Bruce, E. P. Clement,  
B. M. Britton, Q.C., M.P., W. J. Kidd, B.A.,  
J. Kerr Fiskin, B.A., Geo. A. Somerville,  
James Fair.  
GEO. WEGENAST, Manager. W. H. RIDDELL, Secretary.

## —THE— MUTUAL LIFE INSURANCE CO. OF NEW YORK

RICHARD A. MCGURDY, President.

Statement for the Year ending December  
31st, 1897

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

Income for 1897 ... \$54,162,608 23

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 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., 1898 .....\$349,734 71  
Policies in Force in Western On-  
tario over ..... 18 000 00

GEORGE RANDALL, President. JOHN SHUH, Vice-President.

FRANK HAIGHT, Manager. JOHN KILLER, Inspector.

## The "GORE" FIRE INSURANCE COMPANY

58th Year

Head Office, GALT, ONT.

Total Losses Paid.....\$ 1,717,550 64  
Total Assets ..... 339,109 42  
Cash and Cash Assets ... 186,813 52

Both Cash and Mutual Plans

PRESIDENT, - HON. JAMES YOUNG  
VICE-PRESIDENT, - A. WARNOCK, Esq.  
Manager, R. S. STRONG, Galt.

## THE GREAT-WEST LIFE ASSURANCE CO.

### THE COMBINED

TERM AND  
LIFE POLICY

PROVIDES

Guaranteed Cash Value.  
Guaranteed Paid-up Value.  
Guaranteed Extended Insurance.

at a lower GUARANTEED PREMIUM than  
any other plan.

THE GREAT-WEST LIFE ASSURANCE CO.