

THE MUTUAL LIFE INSURANCE COMPANY

OF NEW YORK.

RICHARD A. McCURDY, - - PRESIDENT.

ASSETS, 1ST JANUARY, 1887, \$114,181,963.24.

Canada North-west General Agency, { Chief Offices, McIntyre Block,
No. 416 Main Street, Winnipeg.

The Mutual Life, being purely mutual, has no shareholders to claim any portion of the profits, which are equitably distributed among the policy holders, who control and conduct the Company's affairs in their own way, for their own mutual benefit.

The Mutual Life—the largest Life Insurance Company in the world—having over 130,000 policies in force and possessing available cash assets exceeding \$114,000,000, and having had over 43 years experience, is so eminently worthy of the confidence and patronage of insurers, that it readily secures the most desirable class of business at the least possible expense, thus ensuring a more favorable mortality experience, a less ratio of expense to income, larger dividend returns to its Policy-holders, and consequently cheaper insurance than can be furnished by any other company.

The Mutual Life combines all the advantages of age, experience, large and select membership, financial strength and absolute security, and furnishes not only the safest but the cheapest insurance for the premiums invested, that is honestly possible under any contract which has a definite value to the beneficiary.

The Mutual Life, during last year (1886) received in cash \$21,137,176, (more than seven times the revenue of the Province of Ontario), and paid \$13,129,103 to its Policy-holders and their representatives (widows and orphans) and since its organization it has distributed in the same way over \$243,000,000—money enough to have built three Canadian Pacific Railways, or if the sums thus distributed were in gold coin loaded on trucks, one ton upon each truck and allowing fifty feet for each vehicle, the caravan necessary to convey this treasure would be over three and a quarter miles in length—and the Company has now safely invested in trust for its Policy-holders over \$114,000,000, more than sufficient to purchase, at its assessed value, all the real estate in the Province of Manitoba, and complete the Manitoba & Northwestern Railway, the Hudson's Bay Railway, pay for the Red River Valley Railway, and buy the entire assets of all the Canadian Life Assurance Companies.

The magnitude of the above figures and of the business transacted by it speaks eloquently of the enviable position The Mutual Life justly merits and occupies in the confidence of the insuring world.

The Mutual Life's form of application for insurance is very brief, and its policy is the simplest, most comprehensive and liberal form of insurance contract ever issued. No restrictions are placed upon Travel, Residence, or Occupation after policies have been two years in force. Every policy is practically non-forfeitable and incontestable, providing a legacy and not a law suit. If the policy-holder fulfils his part of the contract while he lives, the Company will pay the full value of his policy immediately upon acceptance of proofs of his death.

The Mutual Life's oldest policies have been increased by dividends to more than three times the amount originally insured. For example: Policy No. 146 for \$2,000, yearly premium \$62.20 was increased to \$6,196. Policy No. 240 also for \$2,000, yearly premium \$74.60, to \$6,407. Policy No. 67 for \$10,000, yearly premium \$250, has received bonus additions aggregating \$10,492, increasing the sum insured to \$20,492. Policy No. 421 for \$10,000, yearly premium \$198 to \$27,603. Policy No. 489 for \$3,000, yearly premium \$82.50, to \$9,113. Policy No. 618 for \$3,500, yearly premium \$98.35 to \$10,547; while Policy No. 478 for \$5,000, yearly premium \$155.50 now amounts to \$15,333. Further additions will be made from year to year till the policies become claims. *These results have never been approximated much less equalled by any other company.*

The Mutual Life's record is unparalleled. There is absolutely nothing in the history of Life Insurance that at all approaches it. By insuring with this Company the insured at once secures a profitable Life Insurance provision for his family, and for himself freedom from all anxiety as to the safety or certainty of the investment thus made for their benefit.

PERSONS INTENDING TO INSURE, AND THOSE ALREADY INSURED, WILL DO WELL TO CONSIDER THE ADVANTAGES OFFERED BY **The Mutual Life** BEFORE INSURING OR RENEWING THEIR PRESENT POLICIES WITH OTHER COMPANIES.

T. C. LIVINGSTON, General Manager,
WINNIPEG, MANITOBA.

SPECIAL AGENTS WANTED.

N.B.—Policy-holders in Manitoba and the Northwest Territories may pay their Renewal Premiums in Cash at the Company's office here or by Bank Draft or Post Office Order payable to my order in Winnipeg, Bank or Post Office Commission, also Postage and Registration Fee may be deducted from the Premium which will be considered paid to the Company on the day of the date of such Bank Draft or Post Office Order provided the same was issued on or before the day the Premium was due, and immediately mailed to my address in Registered Letter, and the Company's Renewal Receipt will be promptly forwarded as may be desired.

It is believed the facilities thus afforded for paying premiums will be a great convenience to Policy-holders who may reside at places convenient to a Bank or Post Office, but where the Company may not be represented.

Policy-holders in the Company will be allowed certain fees on all new business introduced by them. Special advantages to Clergymen insuring with the General Manager direct. Tables of Rates, Forms of Application, with full instructions, will be sent to any address upon application.

FOR \$10.00

Dealers in nearly every branch of trade can profitably handle a few cigars. In order to introduce my goods for the fall trade, I will make the following special offer, good for three months from August 1.—I will send for \$10, 350 cigars of five different brands, handsomely put up in boxes. These cigars are selected from my choicest brands, made from the finest leaf tobacco, and guaranteed superior to the ordinary imported 10 cent cigars. Mail orders forwarded promptly.

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MANUFACTURER OF FINE CIGARS,
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JAMES HAY & CO.,

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Guests.
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REILLY & MARTIN, Props.

This new, commodious and comfortably furnished house was opened for the accommodation of the public on August 15th. The only first class house in Alberta and with special features for COMMERCIAL TRADE.

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G. R. Crowe, Manager

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