

AMERICAN Life Assurance Co.

Insurance. SPECIAL ACT OF THE DOMINION PARLIAMENT. GOVERNMENT DEPOSIT. DIRECTORS: MACKENZIE, M.P., ex-Prime Minister of Canada, President. MORRIS, M.P., and JOHN A. KIE, ESQ., Pres. Can. Landed Creditors-Présidents.

BRITISH EMPIRE MUTUAL Assurance Comp'y

OF LONDON ENGLAND, ESTABLISHED 1847. Funds nearly \$6,400,000 Income over 1,300,000 Investments nearly 700,000

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LONDON, ENGLAND. Capital, One Million Pounds. Subscribed, .. \$10,000,000 Funds, 20,210,000 ROBT. SIMMS & CO., Montreal. GEORGE H. GILLESPIE, 20 James St.

PHENIX Insurance Company, London.

in 1782. Canadian Branch established since the establishment of the company. Balance held in hand \$75,000,000. Liability of Fire Losses, \$3,000,000. Deposit with the Dominion (for the security of policy holders in 1900. 35 St. Francois Xavier Street. GILLESPIE, PATERSON & Co., Agents. LEWIS MOFFATT & Co., Agents. R. MACD. PATERSON, MANAGER.

THE NORTH LANCASHIRE FIRE Insurance Company.

T. M. PRINGLE, AGENT, TORONTO. at Wingham, Brussels and Perth.

Insurance. QUEEN CITY CHAMBERS

32 CHURCH ST., TORONTO. Fire, Life, Marine, Accident and Plate Glass Insurance.

MILLERS' & MANUFACTURERS' INS. CO.

ONTARIO MUTUAL LIFE ASS'CE CO. FIRE INSURANCE EXCHANGE.

THE TRAVELERS' INSURANCE CO.

HAND-IN-HAND INSURANCE CO.

BRITISH & FOREIGN MARINE INS. CO.

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SCOTT & WALMSLEY, UNDERWRITERS.

UNION MUTUAL LIFE INS. CO'Y,

PORTLAND, MAINE. Incorporated 1848. JOHN E. DEWITT, PRESIDENT.

The attractive features and popular plans of this well-known Company present many inducements to intending insurers peculiar to itself. Its Policies are the most liberal now offered to the public; after three years they are Non-forfeitable, Incontestable and free from all limitation as to Residence, Travel, Suicide or Occupation, Military and Naval Service excepted. Its plans are varied and adapted to all circumstances. There is nothing in Life Insurance which it does not furnish cheaply, profitably and intelligibly. Send to the Company's Home Office, Portland, Maine, or any of its agents for publications describing its Main Law Convertible Policy, Class A., or its 7 per cent. Guaranteed Bond Policy, Class A., and other forms of Bond Policies; also for pamphlet explanatory of the Maine Non-forfeiture Law, and for list of claims paid thereunder. Total payments to Policy-Holders and their Beneficiaries, more than \$23,000,000.00. Good Territory still open for active and experienced agents.

THE LONDON LIFE INSURANCE CO.,

HEAD OFFICE, - - LONDON, Ont. Subscribed Capital, \$223,000. | Government Deposit, \$50,000. JOSEPH JEFFERY, PRESIDENT. JOHN MCCLARY, VICE-PRES.

This Company issues "Special Term," "Whole Life," Limited Payment, Life and Endowment Policies, on as favorable terms as any. For further particulars write or apply to JOHN C. RICHTER, Manager.

THE DOMINION LIFE ASSURANCE CO.

HEAD OFFICE, - - - WATERLOO, ONT. Authorized Capital, - \$1,000,000. | Dom. Govt. Deposit, - \$50,000. Subscribed Capital, 250,000. | Paid-up Capital - 62,500. JAMES TROW, M.P., President. P. H. SIMS, Esq., Vice-President. THOS. HILLIARD, Managing Director.

Our Policy is a straight promise to pay—like a bank draft, almost unconditional. No restriction on travel or occupation. Is nonforfeitable after two or three years—even for failure to pay renewals. Remains in full force till the value is exhausted. It provides a legacy certain, instead of a law suit possible. There are Three classes—Abstainers, General and Women—giving each in profits the true benefit of its own longevity. RATES compare favorably with any in the world. Choice of all sound plans of assurance offered, no other. Agents Wanted. Apply now. THOS. HILLIARD, Managing Director.

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Of London, - - - England. FIRE, LIFE, MARINE. Total Invested Funds \$12,500,000 CANADIAN BRANCH: HEAD OFFICE, 1731 NOTRE DAME STREET, - MONTREAL. TORONTO OFFICE, - 32 TORONTO STREET. R. WICKENS, Gen. Agent, for Toronto & Co. of York.

Agents' Directory.

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PETLEY & CO., Real Estate Brokers, Auctioneers and Valuators, Insurance and Financial Agents. City and farm properties bought, sold and exchanged. Offices, 55 and 57 Adelaide St. east, Toronto.

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MANUFACTURERS OF MALLEABLE IRON, CASTINGS TO ORDER FOR ALL KINDS OF AGRICULTURAL IMPLEMENTS, AND MISCELLANEOUS PURPOSES, OSHAWA, CANADA.

Insurance. THE MUTUAL LIFE

Insurance - Company, OF NEW YORK.

RICHARD A. McCURDY, - President. Assets, - - - - \$126,082,153.56

The Largest and best Life Insurance Company in the world.

The New Business of the Mutual Life Insurance Company in 1888 exceeded \$103,000,000. Its business shows the Greatest Comparative Gain made by any Company during the past year including:

Table with 2 columns: Description and Amount. A gain in assets of \$7,375,301.68; A gain in income of 3,006,010.06; A gain in new premiums of 2,333,406.00; A gain in surplus of 1,645,623.11; A gain in new business of 33,756,792.85; A gain of risks in force 54,496,251.85

THE MUTUAL LIFE INSURANCE CO. Has Paid to Policy-holders since Organization \$272,481,839.82.

The wonderful growth of the Company is due in a large degree to the freedom from restriction and irksome conditions in the contract, and to the opportunities for investment which are offered in addition to indemnity in case of death.

The Mutual Life was the first to practically undertake the simplification of the insurance contract, and strip it of a verbiage in the mazes of which could be found innumerable refuges against claims of policy-holders who had, however unwittingly, departed from the strict letter of the agreement. That this appealed powerfully to the popular taste is evident from the fact that in 1888 the Company wrote over \$103,000,000 of new insurance.

The Distribution Policy of the Mutual Life Insurance Company is the most liberal contract offered by any company and produces the best results for the Policy-holders.

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