

THE SUN LIFE

ASSURANCE CO.

HEAD OFFICE, MONTREAL OF CANADA

THOS. GILROY, Mgr. Man. and N.W.T.
F. S. BAKER, Cashier

POSITION OF COMPANY

31ST DECEMBER, 1896.

ASSETS - - - - \$6,358,144 66
INCOME FOR 1896 - - - 1,886,258 00
LIFE ASSURANCE IN FORCE 38,196,690 92

A STRONG AND POPULAR HOME COMPANY

Offices: Over
Molson's Bank **WINNIPEG, MAN.**



BE CAREFUL ABOUT LIFE INSURANCE.

To the Editor of The Commercial.

Sir,—I write you the following letter on behalf of your numerous readers and the public generally, giving you my experience as a policyholder in the New York Mutual Reserve Fund Life Association, of New York, showing that during the thirteen years time that I have been a member of that association they have more than than doubled the rates of premium, which would look as if they calculated to freeze out old members. Hence I would strongly advise intending insurers to be very careful about the companies they intend insuring in. We have now to pay on policies granted on the 17th October, 1885, and 14th December, 1887, respectively, more than double the rate first demanded, nor can we see anything to prevent the management doubling it again.

Their motto was "Life Insurance at Cost," and they used this argument to induce people to insure, but my experience shows that it is a very dear insurance compared with other companies I am insured in.

Again, should any member fail to make the payment to the Mutual Reserve punctually the policy would be forfeited, and he would lose all that he had paid on it. We see that the president draws \$75,000 per annum, which would account for the direction in which some of the money goes. On the following page I give you the numbers of my policies and what has been paid on them:

Policy 38,098—\$2,000. Dues thereon, \$5.56 every two months, or \$33.36 per annum, coupled with a further annual charge of \$6 for dues, of \$39.36 in all.

Policy 67,417—\$3,000. Dues thereon, \$10.23 every two months, or \$61.38 per annum, coupled with a further annual charge of \$9 for dues, or \$70.38 in all.

These rates were enforced from date of policy to first June, 1895. Then the rates were raised as follows:

Policy 38,098—\$2,000. Dues thereon \$8.32 every two months, or \$49.92 per annum, coupled with a further annual charge of \$6 for dues, or \$55.92 in all.

The Confederation Life Association

HEAD OFFICE
TORONTO

OFFICE 467 MAIN STREET, WINNIPEG, MAN.

There are no conditions as to residence, travel or occupation, in the Unconditional Accumulative Policies issued by this Association. They guarantee Extended Insurance, Paid-up Policies, and Cash Surrender Values.

W. C. MACDONALD, Actuary

Man., N.W.T. and B.C.—Winnipeg Office, 467 Main St.

C. E. KERR, Cashier

J. K. MACDONALD, Man. Director

D. McDONALD, Inspector

The Imperial Life Assurance Co. of Canada

HEAD OFFICE: TORONTO

Capital \$1,000,000

Deposit with Dominion Gov't. Over (Market Value) 250,000

Being the largest Deposit made by any Canadian company

OFFICERS

THE HON. SIR OLIVER MOWAT, P.C., G.C.M.G., Lieut.-Governor of Ontario, President.
JOSEPH W. FLAVELLE, Esq., Managing Director The William Davis Co., Ltd. and Director Canadian Bank of Commerce, Vice-President.
F. G. Cox, Managing Director.

Head Office for Manitoba and the Territories: Winnipeg, Man.

J. S. WALLACE, General Agent

D. H. COOPER, Manager

JAMES CORISTINE & Co.

MANUFACTURERS OF

FURS

We wish to advise our customers and the trade that our MR. W. G. RICHARDS is at present in the North-West with a full line of our manufacture of FURS, CLOTH CAPS, ETC.

We can offer exceptional value in WOMBAT GOODS, as well as in RACCOON, as our purchases were made largely before the recent market advance in the price of such furs.

See Samples before Completing
your Buying

MONTREAL, QUE.

Gold Miners' Supplies

IN TIN AND ENAMELLED WARE
GOLD MINERS' PANS
FOLDING CAMP STOVES
CAMPING OUTFITS, ETC.

Write for Special Catalogue of
Klondyke Supplies.
Stock carried in Winnipeg.

THE THOS. DAVIDSON M'F'G CO., LD.

MONTREAL.

MERRICK, ANDERSON & CO., WINNIPEG.

Agents for Manitoba and N. W. T.