

## HAVE YOU SEEN THE LATEST AND BEST POLICY?

## PLANS:

Tontine  
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.

## 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 o o o Canada Accident Assurance Co.

No. 90 St. Alexis St., cor. Notre Dame,  
MONTREAL.

A Canadian Company for  
Canadian Business

T. H. HUDSON, Manager for Canada.

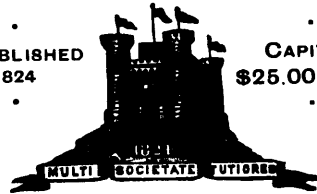
MEDLAND & JONES, - Mail Building

## ALLIANCE ASS'CE CO.

OF LONDON, ENG.

ESTABLISHED  
1824

CAPITAL,  
\$25,000,000.



CANADIAN HEAD OFFICE, MONTREAL  
P. M. WICKHAM, MANAGER. GEO. McMURRICH, AGT., TORONTO  
FREDERICK T. BRYERS, Inspector.

## THE POLICY ISSUED BY THE Confederation Life Association



On the Unconditional Accumu-  
lative Plan, contains but one con-  
dition, viz., that the premium shall  
be paid.

Extended Insurance is granted  
after two years.

Paid-up Policies granted after  
two years.

Cash Values granted after five  
years.

Rates and full information sent  
on application.

W. C. MACDONALD, J. K. MACDONALD,  
Actuary. Man. Director.

## MUTUAL LIFE INSURANCE CO.

OF NEW YORK

RICHARD A. McCURDY, President.

Statement for the Year ending December  
31st, 1895

Assets . . . \$221,213,721 33

Liabilities . . . 194,347,157 58

Surplus . . . \$26,866,563 75

Total Income . . . \$48,597,430 51

Total paid Policyholders  
in 1895 . . . \$23,126,728 45

Insurance and Annuities  
in force . . . \$899,074,453 78

Net gain in 1895 . . . \$61,647,645 36

Note—Insurance merely written is discarded from  
this Statement as wholly misleading, and only insur-  
ance actually issued and paid for in cash is included.

Paid to Policyholders since Organization  
\$411,567,625 79

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., 1893, ..... \$349,734.71  
Policies in force in Western On-  
tario over ..... 18,000

GEORGE RANDALL, JOHN SHUH,  
President. Vice-President

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

## The London Life Insurance Co.

Head Office, - London, Ont.

|                    |     |     |     |     |             |
|--------------------|-----|-----|-----|-----|-------------|
| Authorized Capital | ... | ... | ... | ... | \$1,000,000 |
| Subscribed Capital | ... | ... | ... | ... | 250,000     |
| Government Deposit | ... | ... | ... | ... | 60,000      |

JOHN McCLARY, President.

A. O. JEFFERY, Vice-President.

The new policy forms of this company are models of neatness and liberality  
Money to loan at lowest current rates of interest on desirable real estate securities

JOHN G. RICHTER, Manager.

"The more liberal a Policy is made, consistent with safety, the more Policies are  
likely to be issued. And this the Great-West folks seem to believe."  
Vide *Monetary Times*, April 17th, 1896.

THE ABOVE UNDOUBTEDLY REFERS TO THE

## GREAT-WEST COLLATERAL SECURITY POLICY

WHICH GIVES TO POLICY-HOLDERS:

The Largest Cash Value, The Largest Guarantee Loan  
Value, The Largest Guarantee Paid-up Insurance,  
Freedom from restriction as to residence or occupation.

All these guarantees are backed by a Reserve calculated on the 4% basis—The  
GREAT-WEST LIFE being the first and only Canadian Company that has, from  
its inception, provided this security for its Policy-holders. What takes well  
with the insuring public is a good thing for Agents to have.

For particulars as to territory and terms address,

JAMES Lyster, Manager for Quebec,  
Mechanics' Institute Building, Montreal, Que.

JAMES McLENAGHEN, Resident Director, Ontario,  
12 King Street East, Toronto, Ont

J. H. BROCK, Managing Director, Winnipeg, Man.

## Excelsior 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 insur-  
ing elsewhere.

RELIABLE AGENTS WANTED

E. MARSHALL, Secretary,

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

## THE MERCANTILE FIRE INSURANCE CO.

INCORPORATED 1875

Head Office, WATERLOO, Ontario

Subscribed Capital, \$200,000 00

Deposit with Dominion Gov't, \$50,079 76

All Policies Guaranteed by the LONDON and LANCASHIRE FIRE INS  
COMPANY with Assets of \$15,000,000.

WM. A. SIMS, President.

JAMES LOCKIE, Managing Director.

JOHN SHUH, Vice-President.

T. A. GALE, Inspector.

## Economical Mutual

Established 1870 Fire Insurance Co. OF BERLIN.

Head Office, Berlin, Ontario

Mutual and Cash Systems

Total Assets, Jan'y 1, 1896... \$ 313,998 36  
Amount at Risk..... 12,956,221 18

HUGO KRANZ, Manager.

JOHN FENNELL, President.

GEORGE LANG, Vice-President

W. H. SCHMALZ, Secretary.

A. B. POWELL, Inspector.