HAVE YOU SEEN THE LATEST POLICY?

PLAN Tontine Annual Dividend Renewable Term

Incorporated 1848

FRED. E. RICHARDS President.

UNION MUTUAL LIFE

Insurance Co., Portland. Maine.

Subject to the invaluable Maine Non-Forand contains all

feiture Law Up-to-Date **Features**

ARIHUR L. BATES Vice-President.

Reliable Agents always wanted.

ddress, HENRI E. MORIN, Chief Agent for Canada, 151 St. James Street, Montreal, Canada.

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ESTABLISHED 1824.

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\$12,000,000

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THE o o o

Janada Accident Assurance Co.

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A Canadian Company for Canadian Business

T. H. HUDSON, Manager for Canada. MEDLAND & JONES. Mail Building

ALLIANCE ASS'CE CO. OF LONDON, ENG.

ERTARI ISHED CAPITAL 1824 \$25.000,000. MULTI SOCIETATE TUTION

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THE POLICY

'onfederation **Association**



On the Unconditional Accumulative Plan, contains but one condition, 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

Rates and full information sent on application.

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

_THE

MUTUAL LIFE INSURANCE CO.

RICHARD A. McCURDY, President.

Statement for the Year ending December 31st, 1896

... ... \$234,744,148 42 Liabilities... 205,010,633 72 Surplus \$ 29,733,514 70

Income for 1896 ... \$49,702,695 27

Insurance and Annuities

in force ... \$918,698,338 45

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 orms 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.

GEORGE RANDALL, JO**N SHUH, Vice-Presiden

C. M. TAYLOR, Secretary JOHN KILLER, Inspector

844,695

\$46,108

The Mercantile Fire Insurance Co.

INCORPORATED 1875

Head Office,

WATERLOO, Ontario

Subscribed Capital, \$250,000 00 Deposit with Dominion Government, \$50,079 76

INSURANCE COMPANY with Assets of \$15,000,000. JAMES LOCKIE, President. ALFRED WRIGHT, Secretary. JOHN SHUH, Vice-President. T. A. GALE, Inspector.

THE STEADY PROGRESS OF THE GREAT-WEST LIFE IS DUE TO THE FACT THAT THE ATTRACTIVE PLANS AND REASONABLE PREMIUM RATES. COMBINED WITH THE HIGHEST STANDARD OF SECURITY TO POLICY-HOLDERS AND LARGE PROFIT EARNING POWERS, ENABLE ITS AGENTS TO READILY SECURE APPLICATIONS FROM THE MOST DESIRABLE CLASS OF INSURERS. TO ENERGETIC AND CAPABLE CANVASSERS CERTAIN SUCCESS IS ASSURED.

FOR PARTICULARS AS TO TERRITORY AND TERMS ADDRESS,

J. H. BROCK, MANAGING DIRECTOR, WINNIPEG,

MAN.

JAMES MCLENAGHEN, MANAGER FOR ONTARIO, TORONTO ONTJAMES LYSTER, MANAGER FOR QUEBEO, MON-

ROBERT YOUNG, MANAGER FOR MARITIME PROVINCES, ST. JOHN, N.B.

DURING THE JUBILEE YEAR 1897

THE ONTARIO MUTUAL LIFE

SHOWS

- Lapsed Policies re-instated in excess of 1896, amount-
- 3. A decrease in lapsed and surrendered policies over last year \$414,154
- With a larger sum at risk the Company experienced a smaller Death Loss than in '96 by......
- A year of substantial progress secured at a moderate expense, and without the aid of high pressure methods. A Policy in it Pays.

Economical Mutual

Established Fire Insurance Co. Of BERLIN. Head Office, Berlin, Ontario

HUGO KRANZ, Manager.

JOHN FENNELL, President. seident. GEORGE LANG Vice-Presiden W. H. SCHMALZ, Secretary A. B. POWELL, Inspector.