HAVE YOU SEEN THE LATEST AND BEST POLICY?

PLAN
Tontine Annual Dividend or Renewable Term

Incorporated 1848

UNION MUTUAL LIFE
Insurance Co., Portland, Maine.

Subject to the Invaluable Maine Non-Forfeiture 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.

—THE—
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. Jaffray, J. M. Briggs, H. O'Hara.

Phœnix
Fire Assurance Co. Of London, Eng.

Established 1782.

PATERSON & SON,
General Agents for Dominion
Montreal, Que.

The Canada Accident Assurance Co.

Head Office, MONTREAL.
A Canadian Company for Canadian Business.
ACCIDENT and PLATE GLASS.
Surplus 50% of Paid-up Capital above all liabilities —including Capital Stock.

T. H. HUDSON, Manager. R. WILSON SMITH, President.
Toronto Agts.—Medland & Jones, Mail Bldg

ALLIANCE ASS'CE CO.
OF LONDON, ENG.

ESTABLISHED 1824

CAPITAL, $25,000,000.

MULTI SOCIETATE TUTIORES

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

Extended Insurance

IS granted by the Unconditional Accumulative Policy of the Confederation Life Ass'n. Under this provision the full amount of the policy is, in the event of the non-payment of the third or any subsequent premium, extended as a term insurance, and the policyholder is held fully covered for the full face value of the policy for a term of years definitely stated therein.

Paid-up and Cash Values are also guaranteed.

Rates and full information sent on application to the Head Office, Toronto, or to any of the Association's Agents.

Confederation Life Association

HEAD OFFICE, TORONTO

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

—THE—
MUTUAL LIFE INSURANCE CO.
OF NEW YORK

RICHARD A. McCURDY, President.

Statement for the Year ending December 31st, 1896

Assets	$253,786,437 66
Liabilities...	218,278,243 07
Surplus	$35,508,194 59
Income for 1897 ...	$54,162,6082 3
Insurance and Annuities in force	$936,634,496 63

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 indemnity 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 forms 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.

Total Assets 31st Dec., 1893 ....**$349,734 71**
Policies in Force in Western Ontario over **18 000 00**

GEORGE RANDALL, President. JOHN SHUH, Vice-President.
C. M. TAYLOR, Secretary. JOHN KILLER, Inspector.

The Mercantile Fire Insurance Co.

INCORPORATED 1875
Head Office, - - WATERLOO, Ontario

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

All Policies Guaranteed by the LONDON AND LANCASHIRE FIRE INSURANCE COMPANY with Assets of $15,000,000.

JAMES LOCKIE, President. JOHN SHUH, Vice-President.
ALFRED WRIGHT, Secretary. T. A. GALE, Inspector.

THE 1897 RECORD OF THE GREAT-WEST LIFE IS UNEXCELLED!

Gain in New Business - - - -	63%
Gain in Premium Income - - -	30%
Gain in Interest Income - - -	48%
Gain in Total Income - - - -	31%
Gain in Assets - - - - - - -	30%

THE GREAT-WEST LIFE ASSURANCE CO.

J. H. BROCK, Managing Director — **A. MACDONALD,** President
ROBT. YOUNG, Supt. of Agencies — **A. JARDINE,** Secretary

DURING THE JUBILEE YEAR 1897
THE ONTARIO MUTUAL LIFE
SHOWS

1.	The largest amount of new business ever written in any year of the Company's history	$3,070,900
2.	Lapsed Policies re-instated in excess of 1896, amounting to	$44,695
3.	A decrease in lapsed and surrendered policies over last year	$414,154
4.	With a larger sum at risk the Company experienced a smaller Death Loss than in '96 by..................	$46,108
5.	A year of substantial progress secured at a moderate expense, and without the aid of high pressure methods. **A Policy in it Pays.**	

THE "GORE" FIRE Insurance Co'y

58th Year — **Head Office, GALT, ONT.**

Total Losses Paid..	**$ 1,717,550 64**
Total Assets	**339,109 42**
Cash and Cash Assets	**186,813 52**

Both Cash and Mutual Plans

PRESIDENT, - - - - - - HON. JAMES YOUNG
VICE-PRESIDENT, - - - - - - A. WARNOCK, Esq.

Manager, **R. S. STRONG, Galt.**