

# 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-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. Jaffray, J. M. Briggs, H. O'Hara.

# Phoenix

Established 1783.

Fire Assurance Co.  
Of London, Eng.

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

# 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  
ROBT. YOUNG, Supt. of Agencies

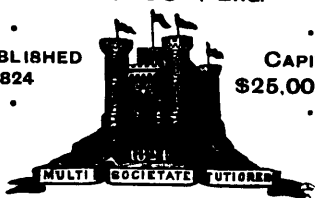
A. MACDONALD, President  
A. JARDINE, Secretary

# ALLIANCE ASS'CE CO.

OF LONDON, ENG.

ESTABLISHED  
1824

CAPITAL,  
\$25,000,000.



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

# Extended Insurance

Is granted by the Unconditional Accumula-  
tive 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 guar-  
anteed.

Rates and full information sent on applica-  
tion 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.

# 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 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  
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 On-  
tario over ..... 18 000 00

GEORGE RANDALL,  
President.

JOHN SHUH,  
Vice-President.

C. M. TAYLOR,  
Secretary.

JOHN KILLER,  
Inspector.

# 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, amount-  
ing 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 "CORE" FIRE Insurance Co'y

58th Year

Head Office, GALT, ONT.

|                      |       |                 |
|----------------------|-------|-----------------|
| Total Losses Paid    | ..... | \$ 1,717,550 64 |
| Total Assets         | ..... | 339,109 43      |
| Cash and Cash Assets | ..... | 186,813 53      |

Both Cash and Mutual Plans

PRESIDENT,  
VICE-PRESIDENT,

HON. JAMES YOUNG  
A. WARNOCK, Esq.

Manager, R. S. STRONG, Galt.