

IN LINE WITH THE TIME

No opportunity is overlooked for the improvement of **Union Mutual Policies**. They are kept

**THOROUGHLY MODERN IN PRIVILEGES
GENUINELY PROTECTIVE IN RESULTS**

Extended Insurance without Deductions.
Incontestability without Restrictions.
Both Policyholders and Agents Fairly Treated Always

Union Mutual Life Insurance Co.
PORTLAND, MAINE

Good Territory Ready for
Good Agents. INCORPORATED
1848

FRED. E. RICHARDS | **ARTHUR L. BATES**
President. Vice-President.
Address, **HENRI E. MORIN**, Chief Agent for Canada
151 St. James Street, Montreal, Canada.

**—THE—
Manchester Fire Assurance Co.**

ESTABLISHED 1824.

Assets over . . . \$13,000,000

Head Office—**MANCHESTER, ENG.**
WILLIAM LEWIS, Manager and Secretary.

Canadian Branch Head Office—**TORONTO.**
JAS. BOOMER, Manager.
City Agents—**GEO. JAFFRAY**,
J. M. BRIGGS,
JOSEPH LAWSON.

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, **R. WILSON SMITH**,
Manager. President
Toronto Agts.—**Medland & Jones**, Mail Bldg.

**The DOMINION Life
ASSURANCE COMPANY**

D OFFICE. WATERLOO, ONT

The Dominion Life has had a good year in 1898. It has gained in amount assured, 11.73 per cent.; in cash premium income 12.34 per cent.; in interest receipts 28.04 per cent.; in assets 17.61 per cent.; in surplus over all liabilities 42.74 per cent.

It is safe, sound, economically managed, equitable in all its plans. Its interest receipts have more than paid its death losses since the beginning. No company anywhere has a lower death rate, or does better for its policyholders than the Dominion Life. Separate branches for abstainers and women.

JAMES INNES, M.P., Pres. **CHR. KUMPF**, Vice-Pres.
THOS. HILLIARD, Managing Director

**Millers' and
Manufacturers'
Insurance Co.**

ESTABLISHED
1885.

Head Office,
Queen City Chambers, Church
Street, Toronto.

DIRECTORS:

JAS. GOLDIE, Pres. **L. SPINK**, Vice-Pres.
THOS. WALMSLEY, Treas. **SCOTT**, Mgr. and Sec.
Adam Austi

This Company was organized in 1885, specially for the purpose of insuring manufacturing industries, warehouses and contents.

The primary object being to give protection against loss by fire a minimum cost consistent with absolute security.

The system adopted has been to inspect all risk before acceptance and fix the rate to be exacted equitably in accordance with the hazard assumed.

Assurers with this company have made a saving, upwards of \$108,000.00 on the current rates charged, in addition to which, on the rates exacted by us, dividends have been declared to policyholders amounting to over \$24,000.00, together, making the very substantial sum of over \$132,000.00 that our policyholders have saved during the eleven years we have been in operation.

As no canvassers are employed dealing directly with the assured, those desiring to avail themselves of the advantages thus offered will please address

Millers' and Manufacturers' Insurance Co.
Church Street, Toronto Ont.

THE YEAR IN BRITISH SHIP-BUILDING.

As was expected, the year 1899 witnessed the surpassing of all previous records by British ship-builders. The largest vessel put into the water during the year was the "Oceanic," of 17,250 gross tons, and indeed, her builders, Messrs. Harland & Wolff, of Belfast, head the list of ship-builders in the aggregate of tonnage turned out. Next to the "Oceanic," the largest boat of the year was the "Ivernia," of 15,512 gross tons, which was constructed by C. S. Swan & Hunter, and the "Saxonia," of 14,000 gross tons. The following table shows the amount of mercantile and naval tonnage launched at private ship yards in Great Britain during the past twelve months, as compared with the output during seven previous years:

	Vessels.	Tons, gross.
1899	956	1,641,783
1898	794	1,488,130
1897	635	1,016,066
1896	743	1,257,339
1895	637	1,028,708
1894	630	1,052,779
1893	545	849,881
1892	702	1,210,657

That Great Britain has no intention of allowing her naval prestige to lapse is indicated by the record for warship construction during the year. There were launched for the British navy from five royal dockyards and the various private ship-building plants throughout the country, a total of nineteen vessels, aggregating 12,322 tons, and 196,400 indicated horse power, and which will cost ultimately about \$45,000,000. In 1898 the number of vessels was thirty, the tonnage 140,988, and the horse power 253,600. For countries other than Great Britain there were launched during the year sixteen war vessels of 47,170 tons, and 124,000 indicated horse power.—Review.

OFFENCES AGAINST THE STATE.

A despatch of Monday, 7th January, from Lansing, Michigan, says that the Ingham county Grand Jury, which created a series of sensations by bringing indictments, charging several State officials with flagrant criminal offences, has adjourned, the term of office of Circuit Judge Person, who summoned the jury, having expired. Judge Nist, successor to Judge Person, discharged the Grand Jury and indicated that further investigations will be made by a new Grand Jury. The following are the persons who have been indicted and the offences alleged: Edgar J. Adams, Speaker of the House of Representatives, two indictments for bribery; William A. French, State Land Commissioner, offering bribes; Charles H. Pratt, agent for a law book concern, offering bribes; Representative D. Judson Hammond, of Pontiac, soliciting bribes; A. Maynard, ex-Attorney-General, misdemeanor, in retaining portion of his chief clerk's salary; Will L. White, State Quartermaster-General; Col. Harold A. Smith, assistant quartermaster; Arthur F. Marsh, adjutant-general, and chairman of Republican State Central Committee, and Eli R. Sutton, regent of the University of Michigan, and member of Governor Pingree's staff, charged with alleged fraud and embezzlement in connection with the sale and alleged pre-purchase of military supplies.

—Messrs. Edward Lichtenhein and Samuel Edward Lichtenhein, who have done business for some years past in Montreal, under the name of "The Montreal Cotton and Waste Company," have dissolved partnership by mutual consent.

**THE
LARGEST
INSURANCE
COMPANY
IN THE WORLD !**

**THE
MUTUAL LIFE
INSURANCE COMPANY
OF NEW YORK**

RICHARD A. McCURDY, Presid't

**Condensed Statement for
1898 :**

Income	\$55,006,629 43
Disbursements... ..	35,245,038 88
Assets, Dec 31, 1898	277,517,325 36
Reserve Liabilities ...	233,058,640 68
Contingent Guarantee Fund	42,238,684 68
Dividends Apportion- ed for the Year	2,220,000 00
Insurance and Annu- ities in Force ...	971,711,997 79

THOMAS MERRITT, Manager,
31, 32, 2½ Bank of Commerce Building,
Toronto, Ontario.

WATERLOO MUTUAL FIRE INS. CO.

ESTABLISHED IN 1863.

HEAD OFFICE, WATERLOO, ONT.

Total Assets 31st Dec., 1898\$349,734 71
Policies in Force in Western On-
tario over 18 000 00

GEORGE RANDALL, **JOHN SHUH**,
President. Vice-President

FRANK HAIGHT, **JOHN KILLER**,
Manager. Inspector

61st YEAR

THE "GORE"

FIRE INSURANCE CO.
Head Office, GALT, ONT.

Total Losses Paid.....\$1,874,737 36
Total Assets 385,365 44
Cash and Cash Assets ... 317,750 64

Both Cash and Mutual Plans

PRESIDENT, **HON. JAMES YOUNG**
VICE-PRESIDENT, **A. WARNOCK, Esq.**
Manager, **R. S. STRONG, Galt.**

**The Great-West
Life**

**THE FIRST CANADIAN
COMPANY TO PUT UP
A FOUR PER CENT. RE-
SERVE, IS NOW ONE
OF ONLY FOUR CANA-
DIAN COMPANIES . . .
SHOWING A SURPLUS
TO POLICY-HOLDERS
ON THIS STRINGENT
BASIS.**