

**HAVE YOU SEEN THE LATEST AND BEST POLICY?**

**PLAN**  
 Tenline 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.

**Manchester Fire Assurance Co.**  
 ESTABLISHED 1834.

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.

**Phoenix**  
 Fire Assurance Co.  
 Of London, Eng.

Established 1793.

**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, Mall Bldg.

**Millers' and Manufacturers' Insurance Co.**  
 ESTABLISHED 1885.

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

DIRECTORS:  
 JAS. GOLDIE, Pres. | J. L. SPINK, Vice-Pres.  
 THOS. WALMSLEY, Treas. | HUGH SCOTT, Mgr. and Sec.  
 Adam Austin, Inspector.

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 at 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 shares owned by us, dividends have been declared to policy-holders amounting to over \$24,000.00, together, making the very substantial sum of over \$132,000.00 that our policy-holders 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.,**  
 39 Church Street, Toronto, Ont.

ESTABLISHED 1824



**Alliance Assurance Company**  
 OF LONDON, ENG.

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 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 policy-holder 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 Mercantile FIRE INSURANCE CO.**  
 INCORPORATED 1875

Head Office, - WATERLOO, Ontario

Subscribed Capital, \$350,000 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.

**Ontario Mutual Life**

Year.	Income.	Assets.
1877.....	\$ 55,320	\$ 110,310
1887.....	352,925	1,089,500
1897.....	819,980	3,741,400

Policies in Force.....\$22,000,000

BOARD OF DIRECTORS  
 ROBERT MELVIN, President.  
 C. M. Taylor, 1st Vice-President.  
 Alfred Hoskin, Q.C., 2nd Vice-President  
 Rt. Hon. Sir Wilfrid Laurier, G.C.M.G.,  
 Premier of Canada.

Francis C. Bruce, E. P. Clement,  
 B. M. Britton, Q.C., M.P., W. J. Kidd, B.A.,  
 J. Kerr Fiskin, B.A., James Fair, Geo. A. Somerville,

**GEO. WEGENAST, Manager.** | **W. H. RIDDELL, Secretary.**

—THE—  
**MUTUAL LIFE INSURANCE CO.**  
 OF NEW YORK

RICHARD A. MCGURDY, President.

Statement for the Year ending December 31st, 1897

Assets ... ..	\$253,786,437 66
Liabilities... ..	218,278,243 07
Surplus ... ..	\$ 35,508,194 59

Income for 1897 ... \$54,162,608 23

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 .....\$349,724 71  
 Policies in Force in Western Ontario over ..... 18 000 00

GEORGE RANDALL, President. | JOHN SHUH, Vice-President.  
 FRANK HAIGHT, Manager. | JOHN KILLER, Inspector.

**The "GORE" FIRE INSURANCE COMPANY**  
 58th Year  
 Head Office, GALT, ONT.

Total Losses Paid.....\$ 1,717,550 64  
 Total Assets ..... 339,109 43  
 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.

**THE GREAT-WEST LIFE ASSURANCE CO.**

**THE COMBINED TERM AND LIFE POLICY** PROVIDES  
 Guaranteed Cash Value.  
 Guaranteed Paid-up Value.  
 Guaranteed Extended Insurance.

at a lower GUARANTEED PREMIUM than any other plan.

**THE GREAT-WEST LIFE ASSURANCE CO.**