

Commercial Union

Assurance Co., Ltd.

OF LONDON, Eng.

**Fire
Life
Marine**

**Capital & Assets
\$27,000,000**

Canadian Branch—Head
Office, Montreal. Toronto
Office, 49 Wellington St. E.

R. WICKENS,
Gen. Agent for Toronto and Co. of York

LONDON MUTUAL

Fire Ins. Co. Established
1869

LONDON, Ont.

The only "Fire Mutual" Licensed by the Dominion
Government.

Buildings and their contents insured at the lowest
rates consistent with security.

D. C. MACDONALD, Sec. & Man.
London, Ont.

S. MINTON, Agent, 26 Wellington St. E., Toronto

WELLINGTON MUTUAL FIRE INSURANCE CO.

Business done on the Cash and Premium Note
System.

JAMES GOLDIE, CHAS. DAVIDSON,
President. Secretary.

Head Office, - - - - - Guelph, Ont.

HERBERT A. SHAW, Agent
Toronto St., TORONTO

Queen City Fire Insurance Co'y.

ESTABLISHED 1871.

Head Office, 32 Church Street, TORONTO

JAMES AUSTIN,

(Founder Dominion Bank), President.

Rate of **Surplus Assets** alone of amount of in-
surance in force, **3.84 per cent.**

EQUITABLE RATES ONLY

exact, based on an intelligent estimate of hazard
assumed.

Millers' and Manufacturers' Ins. Co.

ESTABLISHED 1885.

Head Office, 32 Church Street, Toronto

JAMES GOLDIE, President

Ratio of **Surplus Assets** alone to amount of In-
surance in force **3.77 per cent.**

All risks reported on by the Company's Inspector
and **moderate rates** only charged, based on actual
experience.

Average of Companies' (from Superintendent of Insur-
ance Blue Book Report) **Total Assets**, including paid-
up capital of amount of insurance in force, **only 1.40
per cent.**

The stability of a company depends not upon the
amount of its assets, but upon the ratio of those
assets to its gross liabilities.

SCOTT & WALMSLEY, Underwriters

The DOMINION Life ASSURANCE COMPANY

HEAD OFFICE, WATERLOO, ONT

Authorized Capital.....\$1,000,000

Subscribed Capital.....257,600

Paid-up Capital.....64,400

JAMES INNES, M.P., Pres. CHR. KUMPF, Vice-Pres.
THOS. HILLIARD, Managing Director.
CHAS. A. WINTER, Supt. of Agencies.

Policies unrestricted as to travel or occupation. First
Canadian company to give patrons benefit of Extension
Clause, and only company giving equal privileges and
rates to ladies.

A few more good Agents wanted.

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If you haven't seen it. It is a business
paper for everybody. No man engaged in
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A Canadian Company for
Canadian Business

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MEDLAND & JONES, - Mail Building

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If so, say so, in an adver-
tisement in this Journal.
It reaches the most likely
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MUNTZ & BEATTY, Resident Agents,
15 Toronto St., Toronto. Tel. 2309.

C. S. SCOTT, Resident Agent, HAMILTON, Ont.

THE Confederation Life Association



Issues a Policy absolutely free from all
conditions. It is a simple promise to pay the sum
insured in the event of death. Write for informa-
tion to the Head Office, Toronto, or to any of the
Company's agents.

W. C. MACDONALD, Actuary

J. K. MACDONALD, Managing Director

TEN DOLLARS A MINUTE!

This is the average amount being paid to the Policy-holders every minute of every hour, of
every day, of every week, the year through, by the

METROPOLITAN Life Insurance Co. of New York

Assets, \$22,326,622.16

Its great feature is its INDUSTRIAL PLAN OF LIFE INSURANCE

5 Cents per week (and upwards) will secure a
policy.
All ages from 2 to 70 are taken.
Males and Females insure at same cost.
Only healthful lives are eligible.
All policies in immediate benefit.

C LAIMS paid immediately at death.
No initiation fee charged.
Premiums collected by the company weekly
the homes of policy-holders.
No uncertain assessments—no increase of pre-
miums.

Think of it!

The daily saving of FIVE CENTS will carry policies on the lives of every
member of a family of SEVEN PERSONS.

Sixty Thousand Families will receive the proceeds of its Policies this year

Ordinary Department.

The Company in this Department issues all the ap-
proved forms of insurance (and some novel forms of
Policies) for from \$1,000 to \$20,000, premiums payable yearly, half-yearly or quarterly. The policies are liberal in
their provisions, contain no restrictions as to travel and residence, provide for immediate payment of claims
and the premium rates are extremely low. We invite comparison of rates with the rates of other companies.

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Ottawa, Ont., 29 and 30 Ontario Chambers, Sparks Street—LAUNCELOT GIBSON, Supt.
London, Ont., Masonic Temple, Richmond Street—J. T. MERCHANT Supt.
Hamilton, Ont., 64 James Street S.—FRANK LESLIE PALMER, Supt.

Agents wanted in all the principal cities. For information apply as above