

# 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.

## —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.

## 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.

## Millers' & Manufacturers' Insurance Co.

ESTABLISHED 1885.

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

JAS. GOLDIE, Pres.

DIRECTORS:

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.

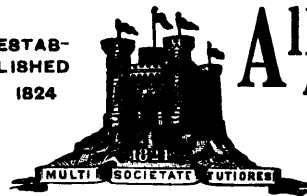
Assurers with this company have made a saving, upwards of  
\$108,000.00 on the current rates charged, in addition to which, on the  
amounting to us, dividends have been declared to policy-holders  
total sum of over \$24,000.00, together, making the very substan-  
tial sum of over \$132,000.00 that 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.,

32 Church Street, Toronto, Ont.

ESTAB-  
LISHED  
1824



## Alliance Assurance Company

OF  
LONDON,  
ENG.

CAPITAL, \$25,000,000.

CANADIAN HEAD OFFICE, - - MONTREAL

P. M. WICKHAM, Manager.

GEO. MEMURICH, 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 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 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.

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

RICHARD A. McCURDY, 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 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.

## THE Ontario Mutual Life Assurance Company

3 Milestones Showing Wondrous Growth

|                | INCOME    | ASSETS     |
|----------------|-----------|------------|
| (1) ..... 1877 | \$ 55,320 | \$ 110,210 |
| (2) ..... 1887 | 352,925   | 1,089,500  |
| (3) ..... 1897 | 819,980   | 3,741,400  |

Policies in force over \$22,000,000

**DIRECTORS:**

ROBERT MELVIN, President.

C. M. Taylor, 1st Vice-Pres.; A. Hoskin, Q.C., 2nd Vice-Pres.; B. M. Britton,  
Q.C., M.P.; Francis C. Bruce; J. Kerr Fiskien, B.A.; Sir Wilfred  
Laurier, G.C.M.G.; E. P. Clement; W. J. Kidd, B.A.; Geo.  
A. Somerville; Jas. Fair.

**OFFICERS:**

GEO. WEGENAST, Manager. T. R. EARL, Superintendent.

J. H. WEBB, M.D., Med. Director. W. H. RIDDELL, Secretary.

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