HAVE YOU SEEN THE LATEST POLICY?

PLAN Tontine Annual Dividend Renewable Term

Incorporated 1848

UNION MUTUAL

Insurance Co., Portland, Maine.

Subject to the invaluable Maine Non-Porfeiture Law contains all

Up-to-Date Peatures

FRED. E. RICHARDS President.

AR'1 HUR L. BATES Vice-President.

Reliable Agents always wanted. ddress, HENRI E. MORIN, Chief Agent for Canada, 151 St. James Street, Montreal, Canada.

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Manchester Fire Assurance Co.

ESTABLISHED 1824.

Assets over

\$12,000,000

Head Office-MANCHESTER, Eng.

WILLIAM LEWIS, Manager and Sec

Canadian Branch Head Office—TORONTO.

JAS. BOOMER, Manager.
R. P. TEMPLETON. Asst. Manager.

City Agents-Geo. Jaffray, J. M. Briggs, H. O'Hara.

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Established 1789.

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.

ALLIANCE ASS'CE CO.



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

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S 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 policyholder is held fully covered for the full face value of the policy for a term of years definitely stated therein.

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Rates and full information sent on application to the Head Office, Toronto, or to any of the Association's Agents.

onfederation Association

HEAD OFFICE, TORONTO

C. MACDONALD, Actuary.

MUTUAL LIFE INSURANCE

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 naured 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 Ontario over 18 000 00

GEORGE RANDALL, President.

JOHN SHUH, Vice-President.

C. M. TAYLOR, Secretary

mmm

JOHN KILLER, Inspector.

8414.154

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. JOHN SHUH, Vice-President. T. A. GALE, Inspector. JAMES LOCKIE, President. ALFRED WRIGHT, Secretary.

THE 1897 RECORD

HE 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

THE GREAT-WEST LIFE ASSURANCE CO.

J. H. BROCK, Managing Director ROBT. YOUNG, Supt. of Agencies

A. MACDONALD, President A. JARDINE, Secretary

30%

DURING THE JUBILEE **YEAR 1897**

<u>The Ontario Mutual Life</u>

SHOWS

Lapsed Policies re-instated in excess of 1896, amounting to 844.695

3. A decrease in lapsed and surrendered policies over last year.....

4. With a larger sum at risk the Company experienced a smaller Death Loss than in '96 by.....

A year of substantial progress secured at a moderate expense, and without the aid of high pressure methods. A Policy in it Pays.

Insurance Co'y

58th Year Head Office, GALT, ONT.

Both Cask and Mutual Plans

President, -Vice-President,

- - - - HON, JAMES YOUNG - - - - A. WARNOCK, Esq.

Manager, R. S. STRONG, Galt.