

57th YEAR.

**Gore Fire Insurance Co.,**

GALT, ONT.

Losses Paid ..... \$ 1,570,312 00  
 Amount at Risk ..... 11,886,801 00  
 Total Assets ..... 349,938 82

Both Cash and Mutual Plans. During 1891, '92 and '93 refunded in cash 20%, and '94 and '95 10% of all members' premiums.

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

Manager, R. S. STRONG, Galt.

—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.

The Oldest Canadian Fire Insurance Company

**Quebec . . .**

Fire Assurance Co.

Established 1818

Agents—Montreal, J. H. ROUTH &amp; SON.

Winnipeg, W. R. ALLAN.

Maritime Provinces—THOMAS A. TEMPLE, Gen'l Agent.

Toronto, Ontario General Agent.

GEO. J. PYKE.

**PHENIX . . .**Insurance Company  
Of Brooklyn, N.Y.

L. C. CAMP, General Agent, Toronto.

**Protection = = =**

Under all circumstances is afforded by the Policies of the

LIBERAL Provisions for Incontestability;

Grace in payment of Premiums;

Extended Insurance under terms of Maine Non-Forfeiture Law.

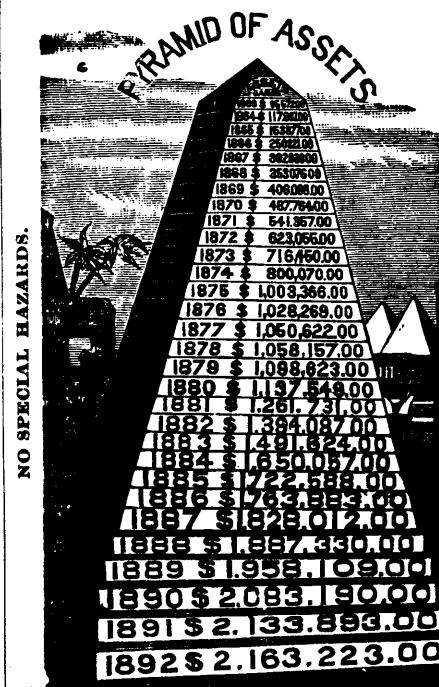
In-corporated  
1848**UNION  
MUTUAL**Life Insurance  
Co., Portland,  
Maine.

ISSUES AN

**Instalment Policy**

with all desirable features.

Principal Agencies in Canada—17 Toronto Street, Toronto, Ont.; 163 St. James Street, Montreal 108½ Prince William Street, St. John, N.B.

**AGRICULTURAL INSURANCE CO'Y.**GEO. H. MAURER, Manager,  
59 Victoria St., Toronto.**MUTUAL LIFE INSURANCE CO.**

OF NEW YORK

RICHARD A. McCURDY, President.

Statement for the Year ending December 31st, 1895

|              |     |                  |
|--------------|-----|------------------|
| Assets       | ... | \$221,213,721 33 |
| Liabilities  | ... | 194,347,157 58   |
| Surplus      | ... | \$26,866,563 75  |
| Total Income | ... | \$48,597,430 51  |

|                                  |     |                 |
|----------------------------------|-----|-----------------|
| Total paid Policyholders in 1895 | ... | \$23,126,728 45 |
|----------------------------------|-----|-----------------|

|                                  |     |                  |
|----------------------------------|-----|------------------|
| Insurance and Annuities in force | ... | \$899,074,453 78 |
| Net gain in 1895                 | ... | \$61,647,645 36  |

Note—Insurance merely written is discarded from this Statement as wholly misleading, and only insurance actually issued and paid for in cash is included.

|  |     |                  |
|--|-----|------------------|
| Paid to Policyholders since Organization | ... | \$411,567,625 79 |
|--|-----|------------------|

ROBERT A. GRANNISS, Vice-President

|                     |   |                    |
|---------------------|---|--------------------|
| WALTER R. GILLETTE, | - | General Manager    |
| ISAAC F. LLOYD,     | - | 2nd Vice President |
| FREDERIC CROMWELL,  | - | Treasurer          |
| EMORY MCCLINTOCK,   | - | Actuary            |

**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       |

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

|               |              |
|---------------|--------------|
| C. M. TAYLOR, | JOHN KILLER, |
| Secretary.    | Inspector.   |

**The London Life Insurance Co.**

Head Office, - London, Ont.

|                    |     |             |
|--------------------|-----|-------------|
| Authorized Capital | ... | \$1,000,000 |
| Subscribed Capital | ... | 250,000     |
| Government Deposit | ... | 60,000      |

JOHN McCLARY, President.

A. O. JEFFERY, Vice-President.

The new policy forms of this company are models of neatness and liberality. Money to loan at lowest current rates of interest on desirable real estate securities.

JOHN G. RICHTER, Manager.

"The more liberal a Policy is made, consistent with safety, the more Policies are likely to be issued. And this the Great-West folks seem to believe."—*Vide Monetary Times*, April 17th, 1896.

THE ABOVE UNDOUBTEDLY REFERS TO THE

**GREAT-WEST COLLATERAL SECURITY POLICY**

WHICH GIVES TO POLICY-HOLDERS:

The Largest Cash Value, The Largest Guarantee Loan Value, The Largest Guarantee Paid-up Insurance, Freedom from restriction as to residence or occupation.

All these guarantees are backed by a Reserve calculated on the 4% basis—The GREAT-WEST LIFE being the first and only Canadian Company that has, from its inception, provided this security for its Policy-holders. What takes well with the insuring public is a good thing for Agents to have.

For particulars as to territory and terms address,

JAMES LYSER, Manager for Quebec,  
Mechanics' Institute Building, Montreal, Que.JAMES McLENAGHEN, Resident Director, Ontario,  
12 King Street East, Toronto, Ont

J. H. BROCK, Managing Director, Winnipeg, Man.

**Excelsior Life Insurance Co.**

INCORPORATED 1889.

Head Office—Cor. Adelaide &amp; Victoria Sts., Toronto, Can.

Total Assets, - - \$400,000.

Most attractive plans of insurance in existence. Coupon Annuity Bonds on life and endowment plans. Endowment Policies at Life Rates. Half Premium Policies. Policies also issued on all other approved plans. Write for particulars before insuring elsewhere.

● RELIABLE AGENTS WANTED ●

E. MARSHALL, Secretary, E. F. CLARKE, M'n'g Director.

**THE MERCANTILE FIRE  
INSURANCE CO.**

INCORPORATED 1875

Head Office, WATERLOO, Ontario

Subscribed Capital, \$200,000 00

Deposit with Dominion Gov't, \$50,079 76

All Policies Guaranteed by the LONDON AND LANCASHIRE FIRE INS COMPANY with Assets of \$15,000,000.

WM. A. SIMS, President.

JAMES LOCKIE, Managing Director.

JOHN SHUH, Vice-President.

T. A. GALE, Inspector.

**Economical Mutual**

Established 1870

Fire Insurance Co. BERLIN.

Head Office, Berlin, Ontario

**Mutual and Cash Systems**Total Assets, Jan'y 1, 1896, \$ 313,998 36  
Amount at Risk ..... 12,956,291 18

HUGO KRANZ, Manager.

JOHN FENNELL, President.

GEORGE LANG, Vice-President

W. H. SCHMALZ, Secretary.