

— THE —

EQUITABLE

LIFE ASSURANCE SOCIETY

OF THE UNITED STATES.

JANUARY 1, 1892.

ASSETS,.....	\$136,198,518.38
Liabilities, including the Reserve on all existing Policies (4 per cent. Standard) and Special Reserve (toward the establishment of a 5½ per cent. valuation) of \$1,500,000.....	109,905,537.82
Total Undivided Surplus.....	\$26,292,980.56
Income.....	\$39,054,943.85
New Assurance written in 1891.	233,118,331.00
Outstanding Assurance.....	\$04,894,557.00

The Free Tontine policy (the Society's latest form) is UNRESTRICTED as to residence, travel and occupation after one year; **FIXEDLY** after two years, and **NON-FORFEITABLE** after three years. Claims are paid immediately upon the receipt of satisfactory proof of death.

HENRY B. HYDE, President.

JAMES W. ALEXANDER, Vice-President.

THE GRAMMAR SCHOOL

Berthier-en-haut, P. Q.

A thoroughly good boarding school, with every comfort of home. Preparation for Commercial Life or the Universities, Conversational French, Short-hand and Typewriting, Military Drill. Highest References to a number of leading Insurance Men.

Prospectus on application.

MAX. LIEBICH,
PRINCIPAL.

— THE —

GERMANIA LIFE

Insurance Company of New York.
Established 1860. Assets \$17,000,000.00.

AN ACTUAL RESULT:

Policy of \$5,000.....	to Pay't Life Plan
Age 27.....	13 years Dividend Tontine.
Total premiums paid.....	Annual premium \$ 226.00
Cash Settlement at end of Tontine Period:—	2,260.00
Guaranteed Reserve.....	\$1,905.00
Surplus actually earned.....	1,404.90
	3,309.90

This represents a return of all premiums paid, with a profit of..... \$1,049.90

Free choice also given of such options as are offered by other first class companies.

JEFFERS & RÖNNE, Managers,

46 King Street West, Toronto.

GOOD AGENTS WANTED—Liberal Terms.

Ontario Mutual Life,

Head Office, - - - Waterloo, Ont.
ESTABLISHED 1870.

Dominion Deposit, \$100,000.

1870—21 YEARS' GROWTH.—1890

Year.	Income.	Assets.	Assur. in force.
1870	\$ 9,608	\$ 6,216	\$ 521,650
1875	27,049	53,681	1,177,085
1880	82,326	227,424	3,064,884
1885	273,416	753,661	8,259,361
1890	489,858	1,711,680	13,710,800

1886—A Few Figures Interesting to Policy holders—1890

Year.	Dividends Paid to Policy holders.	Reserve for Security of Pol. holders.	Surplus over all liabilities.
1886	\$34,010	\$ 831,167	\$ 57,665
1887	34,849	1,004,716	61,535
1888	37,511	1,192,762	90,337
1889	42,361	1,366,218	95,155
1890	48,710	1,558,960	134,066

Liberal Conditions of Policies.

1. Guaranteed surrender values in cash or paid-up insurance.
2. One month's grace for payment of premiums
3. No restriction on travel, residence, or occupation.
4. Policies indisputable after two years
5. Lapsed policies may be revived within 12 months of lapse.

BOARD OF DIRECTORS:

I. E. BOWMAN, M. P., President,.....	Waterloo
C. M. TAYLOR, 1st Vice President,.....	Waterloo
ROBERT MILLIN, 2nd Vice-President,.....	Guelph
ROBERT BAIRD,.....	Kincardine
ALFRED HOSKIN, Q. C.,.....	Toronto
B. M. BRITTON, Q. C.,.....	Kingston
FRANCIS C. BRUCE,.....	Hamilton
JOHN MARSHALL,.....	London
J. KERR FISKEN,.....	Toronto
E. P. CLEMENS,.....	Berlin
HON. W. LAURIER,.....	Arthabaskaville, P. Q.
STUART HENDERSON, B. A., LL. B., Q. C.,.....	Ottawa

OFFICERS:

MILLER & BITZER, Solicitors,.....	Berlin
J. H. WEBB, M. D., Medical Referee,.....	Waterloo
W. S. HODGINS, Supt. of Agencies,.....	Waterloo
W. H. RIDDELL,.....	Secretary.
WM. HENDRY,.....	Manager.

THE MANCHESTER

FIRE ASSURANCE COMPANY.

CAPITAL - \$7,500,000

ESTABLISHED 1824.

HEAD OFFICE, - - - MANCHESTER, ENG.

J. B. MOFFAT, General Manager & Secretary.

CANADIAN DEPARTMENT:

HEAD OFFICE, - - - TORONTO.

JAMES BOOMER, Manager.