

ECONOMY, EQUITY, STABILITY, PROGRESS.**THE
ONTARIO MUTUAL LIFE.**

ESTABLISHED 1873.

Dominion Deposit, - \$100,000.

Assurances in force, Jan. 1st, 1892.....	\$14,934,807
Increase over previous year.....	1,224,007
New Assurances written in 1891.....	2,694,950
Increase over 1890.....	346,800
ash Income for 1891.....	547,020
Increase over 1890.....	57,762
Cash paid to Policy-Holders in 1891.....	211,007
Increase over 1890.....	35,456
Assets, Dec. 31st, 1891.....	1,059,031
Increase over 1890.....	247,345
Reserve for security of Policy-holders, Dec. 31, '91.....	1,780,775
Increase over 1890.....	221,816
Surplus over all Liabilities, Dec. 31st, 1891..	155,559
Increase over 1890.....	21,493

LIBERAL CONDITIONS OF POLICIES.

- 1—Cash and Paid up Values guaranteed on each policy.
- 2—All dividends belong to and are paid only to policy-holders.
- 3—Premiums payable during the month in which they fall due.
- 4—Policies are incontestable two years from date of issue.
- 5—No restriction on travel, residence or occupation.
- 6—Lapsed policies may be revived within six months after lapse.
- 7—Death claims paid at once on completion of claim papers.

BOARD OF DIRECTORS:

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

ALEX. MILLAR, O.C., Solicitor.....	Berlin
I. H. WEBB, M.D., Medical Referee.....	Waterloo
W. S. HODGINS, Supt. of Agencies.....	Waterloo

W. H. RIDDELL,
SECRETARY.**WM. HENDRY,**
MANAGER.**Banquo Ville Mario.**

Established 1873.

HEAD OFFICE: MONTREAL.
Paid-up Capital, \$478,250.
Reserve, 20,000.**DIRECTORS.**W. Weir, President.
W. Strachan, Vice-President.
O. Faucher.
J. T. Wilson.
Godfrey Weir.
Ubalde Garand, Cashier.**BRANCHES.**Borthier....A. Gariepy.
Hochelega...Geo. Dastous.
Hull.....J. P. de Martigny.
Lachute....H. Frost.
St. Césaire...M. L. J. Lacasse.
Louisville...F. O. Lacour.
Niagara.....C. A. Sylvestro.
St. St. Charles, M. J. E. Wall.
St. Thérèse, M. Bolsvert.**AGENTS AT NEW YORK.**The National Bank of the
Republic and Lauenburg.—
Thalman & Co.
Chicago: Bank of Montreal.
Paris: Le Credit Foncier.**Union Bank of
Canada.**Established 1865.
HEAD OFFICE: Quebec.
Paid-up Capital, \$1,200,000.
DIRECTORS.Andrew Thomson, President.
E. J. Price, Vice-President.
Hon. Thos. McGreevy, E.
Giroux, D. C. Thomson, E. J.
Hale, Sir A. T. Galt, G.C.M.G.
L. E. Webb, Cashier.**FOREIGN AGENTS.**London—The Alliance Bank
Limited.
Liverpool—Bank of Liverpool,
Limited.
New York—National Park Bk
Boston—Lincoln National Bk.
Minneapolis—First National
Bank.**BRANCHES.**Alexandria.
Iroquois.
Merrickville.
Montreal.
Ottawa.
Quebec.
Smiths Falls.
Toronto.
Windsor.
W. Winchester.
Lethbridge, Alberta.**FIRE.****LIFE.****MARINE.****COMMERCIAL UNION**

Assurance Company Ltd. of London, Eng.

Capital and Assets, - - - - -	\$27,000,000
Life Fund, (in special trust for Life Policy Holders)	6,444,000
Total Net Annual Income, - - - - -	7,000,000
Deposited with Dominion Government, -	374,246

HEAD OFFICE CANADIAN BRANCH.

1731 Notre Dame Street, - MONTREAL.

EVANS & MCGREGOR, Managers.

Applications for Agencies solicited in unrepresented districts.

LANCASHIRE

Insurance Company of England.

Established 1852.

Entered Canada 1884.

CAPITAL £3,000,000 Sterling.

Reserve Funds, 31st Dec., 1891, -	\$6,633,042.10
Total Income, 1891, -	5,116,467.80

HEAD OFFICE IN CANADA,

59 Yonge St., - TORONTO.**J. C. THOMPSON, Manager.**Montreal Office, - 51 St. Francois Xavier St.
JAS. P. BAMFORD, Agent.Quebec Office, - 82 St. Peter Street.
J. B. MORISSETTE, Agent.**THE CALEDONIAN
INSURANCE COMPANY**

OF EDINBURGH, SCOTLAND.

ESTABLISHED 1805.

ASSETS, over - \$8,300,000.

Chairman, SIR GEORGE WARRENDER.

General Manager, DAVID DEUCHAR, Esq.

MANAGER FOR CANADA,**LANSING & LEWIS,**

ST. FRANCOIS XAVIER ST., MONTREAL.

MUNTZ & BEATTY, Agents, Toronto.**KIRBY, COLCATE & ARMSTRONG, Agents, Winnipeg.**