

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, COLGATE & ARMSTRONG, Agents, Winnipeg.

ECONOMY, EQUITY, STABILITY, PROGRESS.

THE ONTARIO MUTUAL LIFE.

ESTABLISHED 1870.

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
Cash Income for 1891.....	547,627
Increase over 1890.....	57,762
Cash paid to Policy-Holders in 1891.....	211,606
Increase over 1890.....	35,450
Assets, Dec. 31st, 1891.....	1,959,031
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 HAIRD.....	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. CLEMENT.....	Berlin
HON. W. LAURIER.....	Arthabaskaville, P. Q.
S. HENDERSON, B.A., LL.B., B.C.L.....	Ottawa

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

W. H. RIDDELL,
SECRETARY.

WM. HENDRY,
MANAGER.

THE WANT SUPPLIED. THE LIFE INSURANCE CLEARING CO., ST. PAUL, MINN.

Insures Under-Average Lives Exclusively.

L. G. FOUSE, Consulting Actuary.

A HELP TO OTHER COMPANIES.

A BENEFIT TO AGENTS.

A BOON TO THE REJECTED.

Applications for over \$2,500,000 of Insurance received by the Company during the first three months, without an Agent in the field.

The "Progressive Policy" of the Life Insurance Clearing Company gives to the insured all the advantages that the continuance of life enables any insurance company to guarantee. If the natural or term expectancy is attained by the insured he will receive, on payment of the regular premium, as much insurance as in any other company.

Estimates furnished on ordinary life, limited payment, endowment and stock rate policies at all ages from 20 to 60.

Life insurance agents and managers will find it to their advantage to communicate immediately with the undersigned.

Send for circular,

Address,

RUSSELL R. DORR, President,
St. Paul, Minn.

Union Bank of Canada.

Established 1865.

Paid-up Capital, 1,200,000.

HEAD OFFICE: Quebec

DIRECTORS.

Andrew Thomson, President. E. Giroux, D. C. Thomson, E. J. Price, Vice-President.
Hon. Thos. McGreevy, Sir A. T. Galt, G.C.M.G. E. E. Webb, Cashier.

FOREIGN AGENTS.

London—The Alliance Bank Limited. Liverpool—Bank of Liverpool Limited.
New York—National Park Bank. Boston—Lincoln National Bank.
Minneapolis—First National Bank.

BRANCHES.

Alexandria-Ottawa. Winnipeg. Iroquois-Quebec. W. Winchester. Morriceville-Smiths Falls. Lethbridge, Alberta. Montreal-Toronto.

THE MERCANTILE FIRE INSURANCE COMPANY,

INCORPORATED 1875

Head Office, - - - WATERLOO, ONT.

SUBSCRIBED CAPITAL - - - \$200,000.00

GOV. GOVERNMENT DEPOSIT - - - 20,257.00

The Business for the past sixteen years has been:

PREMIUMS received - - - \$1,075,861.22

LOSSES paid - - - 575,339.57

LOSSES PROMPTLY ADJUSTED AND PAID.

I. E. BOWMAN, President. JAMES LOCKIE, Secretary

THE WATERLOO MUTUAL FIRE INSURANCE COMPANY,

ESTABLISHED IN 1863.

Head Office, - - - WATERLOO, ONT.

TOTAL ASSETS - - - \$242,737.18

POLICIES IN FORCE - - - 15,521

Intending Insurers of all classes of insurable property have the option of insuring at STOCK RATES or on the Mutual System.

CHARLES HENDRY, C. M. TAYLOR,
President. Secretary.

JOHN KILLER, GEORGE RANDALL,
Inspector. Vice-President

INSURANCE AETNA COMPANY

CANADIAN AGENCY ESTABLISHED 1821.

HARTFORD, CONN.

CASH ASSETS, \$10,659,139.03.

Fire and Inland Marine Insurance.

J. GOODNOW, President; W. B. CLARK, Vice-Pres.; A. C. BAYNE, Sec.
JAS. F. DUDLEY, WM. H. KING, Assistant Secretaries.

WOOD & EVANS, General Agents, MONTREAL.