

**THE ONTARIO MUTUAL**  
Life Assurance Company

Extends to its Agents and Medical Examiners throughout the Dominion of Canada its sincere thanks and hearty congratulations on the satisfactory results of last year. Our New Business written exceeds

**Three Million Dollars**

making the total in force over **Seventeen and a Half Millions**, on which the mortality for the year was only **\$102,000**.

These figures bear substantial testimony to the energy of Agents and the skill and care of our Medical Examiners, and will not fail to be noted by the insuring public as evidences of a safe, progressive and profit-making Company.

The Year 1894 will mark the 25th year of the Company's history, and will be signalized, we trust, by the same energy, care and prosperous results as have contributed to the Company's success in the past.

Wishing you all a happy and prosperous New Year.

**Wm. Hendry, Manager**

Waterloo, Jan. 1st, 1894.

**THE MERCANTILE**  
FIRE INSURANCE COMPANY,  
INCORPORATED 1875

Head Office, WATERLOO, ONT.

SUBSCRIBED CAPITAL \$200,000.00  
DEPOSITED WITH DOMINION GOVERNMENT 50,079.78

The Business for the past seventeen years has been:  
PREMIUMS received \$1,202,356.05  
LOSSES paid 663,459.89

LOSSES PROMPTLY ADJUSTED AND PAID.

I. E. BOWMAN, President. JAMES LOCKIE, Secretary  
JOHN SHUM, Vice-President. T. A. GALE, Inspector.

**THE WATERLOO**  
MUTUAL FIRE INSURANCE COMPANY,  
ESTABLISHED IN 1863.

Head Office, WATERLOO, ONT.

TOTAL ASSETS \$322,892.20  
POLICIES IN FORCE 16,704

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

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

JOHN KILLER, Inspector. GEORGE RANDALL, Vice-President.

Bell Telephone 1907. Cable Address: "INDE"  
**C. R. G. JOHNSON,**  
AGENT, FIRE INSURANCE, BROKER.  
Montreal Agent,  
BRITISH AMERICA ASSURANCE CO.,  
AGRICULTURAL INSURANCE CO., OF WATERTOWN, N.Y.  
CONNECTICUT FIRE INS. CO. OF HARTFORD, Conn.  
Special City Agent,  
UNION ASSURANCE SOCIETY OF ENGLAND.  
Offices: 42 ST. JOHN STREET, MONTREAL.

**JAMES P. BAMFORD,**  
General Insurance Agent and Broker,  
REPRESENTING  
LANCASHIRE FIRE AND LIFE INS. CO.  
SUN FIRE OFFICE.  
Special facilities for placing surplus and excess lines of Fire Insurance for outside agents.  
Offices: 51 St. Francois Xavier St., MONTREAL.  
JAMES P. BAMFORD, Agent.

**PATENTS** and TRADE MARKS  
and DESIGNS . . .  
**F. H. REYNOLDS,**  
Solicitor, Co. Assessor and Expert in . . . PATENT CASES,  
Temple Building, 185 St. James Street,  
Telephone 192. MONTREAL.  
Applications Rejected in other hands and complicated cases successfully collected.

PIPE **A. BROWNING,** LIFE  
Insurance,  
British Empire Building, }  
Telephone, 1743. } - - MONTREAL  
REPRESENTING: - Northern Fire Assurance Co. & British Empire Mutual Life Assurance  
Surplus Lines placed with First Class Foreign Companies.  
REFERENCES:  
Sir Donald A. Smith, K.C.M.G., M.P. E. B. Greenstields, Esq.  
R. B. Angus, Esq. F. Wolferstan Thomas, Esq.  
ACCIDENT MARINE

**CHARLES D. HANSON,**  
Insurance Adjuster and Inspector,  
IMPERIAL BUILDING, MONTREAL.  
TELEPHONE 1131.

**WALTER KAVANACH,**  
CHIEF AGENT  
SCOTTISH UNION & NATIONAL INSURANCE CO. of Edinburgh  
GENERAL AGENT  
NORWICH UNION FIRE INSURANCE SOCIETY, } For the Province  
EASTERN ASSURANCE COMPANY, } of Quebec.  
117 St. Francois Xavier Street, MONTREAL.

**O. LEGER**  
Manager French Department of  
**THE SUN LIFE ASSURANCE CO.,**  
Room 7 Sun Life Building,  
MONTREAL.

**BRITISH AND FOREIGN MARINE INSURANCE CO.**  
Capital and Surplus Assets, \$7,669,000.  
Issues Open Policies to Importers and Exporters.  
**EDWARD L. BOND,** General Agent for Canada,  
MONTREAL.