

ECONOMY, EQUITY, STABILITY, PROGRESS!

THE ONTARIO MUTUAL LIFE

ESTABLISHED 1870.

Dominion Deposit, - - - \$100,000

Assurance in force, Jan. 1st, 1893.....	\$10,122,195
Increase over previous year.....	1,187,388
New Assurances taken in 1892.....	2,451,000
Increase over 1891.....	222,050
Cash Income for 1892.....	614,951
Increase over 1891.....	67,331
Assets, D. c. 31st, 1892.....	2,253,984
Increase over 1891.....	294,953
Reserve for security of Policy-Holders, Dec. 31, '92.	2,081,602
Increase over 1891.....	280,827
Surplus over all Liabilities, Dec. 31st, '92..	176,301
Increase over 1891.....	20,742

SPECIAL FEATURES.

- 1—Cash and Paid-up Values guaranteed on each policy.
- 2—All dividends belong to and are paid to policy-holders only.
- 3—No restriction on travel, residence or occupation.
- 4—Death claims paid at once on completion of claim papers.

ATTENTION IS INVITED TO THE COMPANY'S 20-Year *Survivorship Distribution Policy* now offered, which embraces all the newest features and is the best form of Protection and Investment money can buy. It has no equal. Guaranteed values, attractive options and liberal conditions.

BOARD OF DIRECTORS.

J. E. BOWMAN, M. P. (President)	Waterloo
C. M. TAYLOR (1st Vice-President)	Waterloo
ROBERT M. LVIN (and Vice-President)	Guelph
ALFRED HOSKIN, Q.C.	Toronto
ROBERT BAIRD	Kincardine
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FRANCIS C. BRUCE	Hamilton
JOHN MARSHALL	London
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OFFICERS.

ALEX. MILLAR, Q.C., Solicitor	BERLIN
J. H. WEBB, M.D., Medical Referee	WATERLOO
W. S. HODGINS, Superintendent of Agencies	WATERLOO

W. H. RIDDELL, *Secretary*. WM. HENDRY, *Manager*

THE MERCANTILE

FIRE INSURANCE COMPANY,

INCORPORATED 1875

Head Office, - - - WATERLOO, ONT.

SUBSCRIBED CAPITAL	\$200,000.00
DEPOSITED WITH DOMINION GOVERNMENT	50,079.76

The Business for the past seventeen years has been:

PREMIUMS received	\$1,202,356.65
LOSSES paid	663,459.69

LOSSES PROMPTLY ADJUSTED AND PAID.

I. E. BOWMAN, President. JAMES LOCKIE, Secretary
JOHN SHUH, Vice-President. T. A. CALE, 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 securing at STOCK RATES or on the Mutual System,

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

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

1161 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.
 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.

F. H. REYNOLDS,
 SOLICITOR OF PATENTS
And Expert in Patent Cases.
 Electrical Cases a specialty.
 Temple Buildings, ST. JAMES ST., MONTREAL.
 AGENCIES in Washington, London and all Chief Cities.
 Telephone 192.

A. BROWNING, FIRE. LIFE Insurance.
 British Empire Building, } - - MONTREAL.
 Telephone, 1743.
 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. Greenhalgh, Esq.
 H. B. Angus, Esq. F. Wolterstan Thomas, Esq.
 ACCIDENT MARINE.

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

WALTER KAVANAGH,
 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.

DASTOUS & LEGER,
 Managers French Department of
THE SUN LIFE ASSURANCE CO.,
 Room 7 Sun Life Building,
 MONTREAL.

BRITISH AND FOREIGN MARINE INSURANCE CO.
 Capital and Surplus Assets, \$7,889,000.
 Issues Open Policies to Importers and Exporters.
EDWARD L. BOND, General Agent for Canada,
 MONTREAL.