

I. E. BOWMAN,  
President.

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

# ONTARIO MUTUAL LIFE ASSURANCE CO.

HEAD OFFICE, - - - WATERLOO, ONTARIO.

DOMINION DEPOSIT, - - - \$100,000.

o——] The only purely Mutual Life Company in Canada [——o

**TOTAL NUMBER OF POLICIES IN FORCE, DEC. 31, 1884, 6,086!**

**COVERING ASSURANCE TO THE AMOUNT OF \$7,835,900.71**

The following shows the steady progress the Ontario Life has made from very small beginning, in 1870, until it has attained its present respectable dimensions:

| YEAR. | ASSETS.  | YEAR. | ASSETS.   |
|-------|----------|-------|-----------|
| 1870  | \$ 6,216 | 1877  | \$110,909 |
| 1871  | 7,830    | 1878  | 142,619   |
| 1872  | 12,746   | 1879  | 177,597   |
| 1873  | 23,142   | 1880  | 227,422   |
| 1874  | 33,721   | 1881  | 339,609   |
| 1875  | 53,681   | 1882  | 447,429   |
| 1876  | 81,105   | 1883  | 533,705   |

**AND FOR 1884, - - - \$652,661.76!**

The Company's Reserves are based on the Actuaries' "Table of Mortality" and four per cent. interest—the highest standard adopted by any life company in Canada, and one-half per cent. higher than the standard used by the Dominion Insurance Department.

The rapid growth of the Company may be seen from the fact that in 1870, the first year of its business, the total assets amounted to only \$6,216, while last year they reached the handsome total of \$652,661.76!

In addition to the rapid growth of its assets there has been from year to year

A gain in membership,  
A gain in premium receipts,  
A gain in interest receipts,  
A gain in assurance in force,  
A gain in gross income,  
A gain in new business,  
A gain in surplus, and  
A gain in readily convertible cash assets.

# FEDERAL LIFE ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, ONTARIO.

**GUARANTEE CAPITAL, - - - \$700,000.00 DEPOSIT WITH DOMINION GOVERNMENT, \$51,100.00**

The only Company in Canada offering the ROMANS PLAN of Insurance by MONTHLY PREMIUMS.

DAVID DEXTER, Managing-Director.

# SUN LIFE ASSURANCE COMPANY OF CANADA.

UNCONDITIONAL INCONTESTABLE  
Life Policies.  
ASSETS about \$1,300,000.

UNCONDITIONAL INCONTESTABLE  
Life Policies.  
ASSETS, about \$1,300,000.

**THE** objection is very often made to life insurance that the Companies may take advantage of some of the numerous and complicated conditions on the policies and thus either avoid entirely the payment of claims, or compromise with the widow for a small sum. There is considerable force in this argument, but it cannot be urged indifferently against all Companies. The SUN LIFE ASSURANCE COMPANY OF CANADA, issues absolutely unconditional policies. There is not one restriction of any kind on them.



The assured may reside in any part of the world without giving notice or paying one cent of extra premium. He may change his occupation at will; he may travel, hunt or do anything else without any extra of any kind. The contrast is remarkable with other policies. Ask an Agent to show you one; it speaks for itself. Remember THE SUN is the only Company in America, which issues an absolutely unconditional policy.

Directors. **THOMAS WORKMAN, Esq., President.**  
**A. F. GAULT, Esq., Vice-President.**  
**J. S. McLACHLAN, Esq.**  
**ROBT. ANDERSON, Esq.**  
**HON. A. W. OGILVIE.**  
**W. J. WITTHALL, Esq.**  
**E. J. BARBEAU, Esq.**  
**S. H. EWING, Esq.**  
**R. MACAULAY, Esq.**  
**R. MACAULAY, Managing Director.**