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ANNUAL REPORT.

The twenty-first annual meeting of The Ontario Mutual Life Assurance Company was held in the Town Hall, Waterloo, on Thursday, May 28, 1891. The attendance was both influential and representative, there having been (apart from the Company's agents, many of whom were present) prominent policy-holders from Berlin, Stratford, Toronto, Brockville, Belleville, Calgary and other distant places.

William Hendry, Manager, was present as usual and occupied a seat on the platform.

The President, I. E. Bowman, Esq., M.P., having taken the chair, on motion, the Secretary of the Company, W. H. Riddell, Esq., acted as secreeary of the meeting.

The minutes of last meeting, on motion, were taken as read and confirmed. The President then read

THE DIRECTORS' REPORT.

Your Directors, in submitting their twenty-first annual statement for the year ending December 31, 1890, are again in a position to report to you with confidence that the business of the Company during the year was, in its essential features and general results, of a highly satisfactory character.

The amount of new insurance issued is \$2,348,150, under 1783 policies, on which the first year's premiums amounted to \$77,450.90. The total insurance in force at the close of the year was \$13,710,800. The total income for the year was \$489,858, consisting of \$400,920 from premiums and \$79,938 from interest on investments, showing an increase of \$26,728 on premiums and \$14,430 on interest over the receipts of the present

income for the year was \$480,858, consisting of \$400,920 from premiums and \$79,930 from interest on investments, showing an increase of \$26,728 on premiums and \$74,320 on interest over the receipts of the present year.

Our net and total assets are again largely increased, and our surplus over all liabilities is \$134,066, which will enable us to continue a liberal distribution to our policy-holders.

The death losses, considering the general high rate of mortality during the year, were exceptionally low, the actual losses for the year being \$65,522,000 \$3,653 less than during the previous year, and less than the interest income for the year by nearly \$15,000.

Pamphlets containing the Financial Statement and Auditors' Report having been placed in the hands of hose in attendance, the President moved the adoption of the various reports. He spoke of the favorable eath rate experienced in 1890, the low expense ratio, the keen competition our agents encountered from rival companies when seeking new business, the steps taken by the Roard to extend the operations of the Company, the care taken to invest the Company's funds safely and judiciously and of other prominent features of the business during the past twenty-one years, proving that the growth of the Company has been healthy, the progress gratifying and the prospects for the future most encouraging. The agency staff was never better equipped or more active and the new business for 1891 would show that the Company was in a position to hold its own against all comers.

Messrs. Kobert Melvin, and Vice-President, Guelph, B.M., Britton, Q.C., director, Kingston, and others, in brief and effective speeches, seconded the adoption of the reports. They invited a full and searching criticism of the past year's business. A careful examination of the present standing of the Company will show that it has done and can do better for its members than any of its competitors. The actual results attained for individual policy holders prove conclusively that this Company has no pee

C. M. Taylor, 1st Vice-President, and Robert Melvin, and Vice-President of the Company for the ensuing year.

The general expense account shows a decrease in amount as well as a reduction in the ratio of expense to income as compared with that of 1889, which affords satisfactory evidence of care and economy in the management. The funds of the Company, as will be seen by the financial statement contained in our pamphlet, are invested in municipal debentures, mortages on real estate and loans on our policies, which are all safe and profitable securities. The increase in our interest income f om year to year shows that the funds are carefully a four Directors have, on the recommendation of the Manager, decided to change from annual to quinquennial division of surpus on future business.

In compliance with the public demand for this kind of insurance we have adopted a Twenty Year Survivorship Distribution Plan, prepared by the Manager, which embraces all the unobjectable features of the ordinary Tontine, and which we are confident will prove beneficial and satisfactory to those who desire a profitable investment in connection with their insurance policy.

The Rececuive Committee made a careful examination of all the investments of the Company and found the mortgages, debentures and cash in the Bank to correspond with the respective Ledger accounts at the close of the year.

You will be called on to elect four Directors in the place of Robert Melvin, of Guelph; C. M. Taylor of

the year.

You will be called on to elect four Directors in the place of Robert Melvin, of Guelph; C. M. Taylor, of Waterloo; Robert Baird, of Kincardine, and James Hope, of Ottawa, whose term of office has expired, but all of whom are eligible for re-election.

The detailed Financial Statement, prepared and duly certified to by your Auditors, is submitted herewith for your consideration.

On behalf of the Board,

I. E. Brown, President.

I. E. Brown, President.

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From Allan Embury, Esq., Inspector, Peel.

I have examined this little book of Arithmetical Problems, and can give it an unqualified endorsation. The questions are carefully granded, and are specially suited to the wants of our over-worked teachers who have not always the time to devote to the preparation of exercises upon the various subjects of the school curriculum. The questions are not stated in the form of propositions; but their statement is incidental, leaving the inner connection of the problems to be discovered by the pupil himself; and in this important feature lies their special adaptability as an educational force. I heartily recommend this book to all teachers wishing to economize time and labor in their preparation for ordinary school work.

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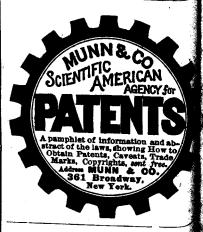


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